

South Florida's Rain Is a Reminder: Don't Overlook Flood Insurance

If you live in South Florida, you know that heavy rain is nothing new. But when rain continues day after day, the ground becomes saturated, drainage systems can become overwhelmed, and areas that normally stay dry can suddenly experience significant flooding.

Recent stretches of heavy rain are an important reminder that **flooding isn't limited to hurricanes or coastal properties**. Heavy rainfall alone can cause water to accumulate quickly and enter homes, businesses, garages and other structures.

And there's an important insurance distinction that every South Florida property owner should understand:

A standard homeowners insurance policy typically does not cover flood damage.

Flood insurance is designed specifically to provide protection against direct physical damage caused by flooding, including flooding resulting from heavy rainfall. Coverage can include the building itself as well as personal belongings, depending on the policy and coverage selected.

“But I'm not in a flood zone.”

Even properties outside areas considered high-risk for flooding can experience flood damage. FEMA notes that flooding can happen anywhere, and nearly one-third of NFIP flood claims come from outside high-risk flood areas.

South Florida's combination of intense rainfall, low-lying areas, drainage challenges and proximity to water makes understanding your individual flood risk especially important.

Don't wait until the water is rising.

Flood insurance is something to consider **before** you need it. Once flooding is occurring, it's too late to purchase a policy for that event.

If you haven't reviewed your flood coverage recently—or if you do not have a flood policy at all—now is a good time to talk with your insurance professional.

South Florida weather can change quickly. Make sure your insurance protection is prepared for more than just the wind.

Contact our office to review your flood insurance options and determine whether additional coverage may be appropriate for your home or business.