

# Personal Flood Insurance Notification



**Y O R K**  
International  
Agency, LLC

Insurance • Benefits • Risk Management

## About York International Agency, LLC

York International Agency, LLC ([www.yorkintl.com](http://www.yorkintl.com)) is an insurance broker headquartered in Yonkers, NY. As a leading provider of comprehensive risk management and insurance solutions, York International helps clients to identify, assess and mitigate their Property, Casualty, Executive Liability, Employee Benefit and Personal risk issues. Backed by broad consulting, transactional and technological resources, York's staff of 35 professionals tailor a risk management program to meet the unique needs of each client.

To request additional information about York International, please write us at [info@yorkintl.com](mailto:info@yorkintl.com).

Thank you.



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## Are You Covered For Flood Damage?

*Upon reviewing your policy, we see a potential gap in your home and personal property coverage.*

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**You are receiving this e-mail because York International Agency manages your Homeowners Insurance Policy, but we do not have record of Flood coverage. Already this year, severe storms have wreaked havoc in our area, and more storms are sure to follow.**

**Flood coverage is an essential tool in managing your property risk, and it is York International's duty to bring this gap in coverage to your attention.**

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## What is the definition of a "Flood"?

The Federal Government defines flood as "a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or two or more properties (at least one of which is your property) from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow."

## Doesn't my homeowners policy protect me?

Most Homeowners policies specifically exclude Flood coverage. If you have a loss caused by a flood as defined above, and do not have flood coverage in force, you will have to pay for all repairs yourself, or with governmental assistance (if available).

Federal Disaster funds MAY be available if your area is designated a "Disaster Area" by the federal government, but you would only qualify for a LOAN that must be paid back with interest. Only a flood policy will pay you in the event of a flood loss.

The flood market now consists of two good options for our customers at risk. Due to recent changes in the homeowners market, you may be able to purchase flood coverage through your current homeowners insurer. If this option is not available to you, the National Flood Insurance Program, backed by the US Government, is available to you.

**\*\*\*Coverage availability, rates and limits may vary\*\*\***

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Contact us to discuss your specific insurance needs.

[info@yorkintl.com](mailto:info@yorkintl.com)