



**Press Release Bureau**

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**Flood insurance is now required for 1,500 in Las Vegas and Overton**

*The desert can flood at anytime. When a thunderstorm hits is not the time to purchase flood insurance. Dawn Fisler, a local insurance agent, explained that flood insurance has a 30-day wait before coverage is activated.*

The desert can flood at anytime. When a thunderstorm hits is not the time to purchase flood insurance. Dawn Fisler, a local insurance agent, explained that flood insurance has a 30-day wait before coverage is activated. She went on to say, there are a few exceptions, one is if your lender requires coverage then in some cases, that waiting period can be waived.

Currently, for only a short time, the government has extended the preferred rates, allowing coverage to be purchased at lower rate than standard rates to help the consumer transition into this added expense. Qualified agents understand this program and can offer this to their clients. When homeowners act before the cut-off time, they can save by having a year of preferred rates before moving to a standard rate, which is more expensive.

Flood insurance is far better protection than depending on federal disaster assistance, which is available only if a disaster is federally declared. If you have flood insurance, you can be reimbursed for all of your covered losses, even if a disaster is not federally declared. Additionally, federal disaster assistance is often a loan that must be paid back -- with interest!

Flood insurance is paid on an annual basis. The cost is determined by your flood zone determination specific to your address. Every home is in some type of flood zone. Recently an additional 1,500 homes have been placed in new zone and notices just sent out a few months ago from their mortgage lenders requiring the purchase of flood insurance to protect their outstanding mortgages. People are now faced with obtaining coverage quickly.

A regular homeowners insurance policy will not cover flood damage and Federal Disaster relief may come as a loan requiring repayment on a monthly basis depending on the amount required to make the repairs on your home for the next 20 years. For additional information go to the floodsmart web site at [www.floodsmart.com](http://www.floodsmart.com) and get the facts.

We make insurance easy for professionals. We focus on you , and your not treated like a number.702-798-0888

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