

DASCO INSURANCE AGENCY, INC.

An Independent Agency – Working for You

Question:

The snow is melting and spring showers are just around the corner, is my business insured for flood loss?

Answer:

Spring showers combined with melting snow can cause rivers and streams to swell, increasing the likelihood of flooding. While the threat of flooding is very real in these high risk areas, about 25% of national flood insurance claims came from places not considered at high risk for flooding. A clogged storm drain can cause flooding in commercial developments.

Standard business owners policies (also known as BOPs) provide coverage for disasters such as fire, lightning, and wind-related damage including burst pipes, but *flood damage is not included*. Flood insurance is also excluded in a typical commercial property policy unless specifically added.

We're here to help protect your businesses. The Federal Government offers a relatively inexpensive flood policy. Please call or email us today for a no-cost, no-obligation quotation.



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