

# IS YOUR FLOOD REQUIREMENT JUSTIFIED?

Obtain a Complimentary Evaluation at [floodinsurancesolutions.us](https://floodinsurancesolutions.us)

## DUE DILIGENCE >

### COMPLIMENTARY FLOOD RISK EVALUATION



Every property is in a flood zone, but not all flood risk is equal. This is why Flood Elevation Services and Flood Insurance Solutions, formerly AmeriFlood Solutions, Inc. (AFSI), encourage you to be proactive about flood risk.

Lender-imposed flood insurance requirements rely upon Federal Emergency Management Agency (FEMA) flood maps, which indicate only flood zone designations of geographic areas and not the flood exposure of individual structures. Erroneous high-risk flood zone designations result in improperly rated policies, unwarranted premium expenses and decreased property values.

A Flood Risk Evaluation is a detailed study of a property structure characteristics (e.g., elevation, drainage, construction, flood sources and systems, etc.) - a far more complex process than lenders require. You will learn whether the price you pay for coverage is justified or whether you may be entitled to significant savings based on the true assessment.



## OPPORTUNITY>

### FLOOD ZONE RECLASSIFICATION

If you have insured structures and buildings in FEMA-designated high-risk flood zones, and the complimentary evaluation finds properties that do not belong in a high-risk flood zone, with your permission, Flood Insurance Solutions presents the case to FEMA for reclassification and elimination of the National Flood Insurance Program (NFIP) requirement.



## BENEFITS >

### THE BOTTOM LINE

Successful flood zone reclassification provides three primary benefits. It allows you to obtain free flood coverage through your master property insurance program (eliminating the need to purchase separate policies); to eliminate the policies to save money every year, which increases net operating income (NOI); and, to capture extra value at refinance or disposition by capitalizing the increase to NOI, which is the amount of annual savings. We welcome the opportunity to further discuss these options with you, your risk manager, insurance agent or broker.

Take the first step of the complimentary evaluation. If the property qualifies for reclassification, our one-time fee is contingent upon FEMA's approval and is equal to the property's annual insurance premium. For properties built on fill, FEMA imposes a separate filing fee.

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For a complimentary evaluation, visit: <https://floodinsurancesolutions.us>