

Floodwaters. They usually strike without warning. They're always swift and severe. And the threat often comes from an unlikely event – like a hurricane or heavy storm. When the unexpected happens...

...Universal has a plan for that.

#### Universal Office Locations:

##### Florida

101 Arthur Andersen Parkway  
Suite 220  
Sarasota, FL 34232  
Toll Free: 866-338-4262  
Office: 941-378-8851  
Customer Service: 866-458-4262

##### Texas

9901 IH 10 West  
Suite 980  
San Antonio, TX 78230  
Toll Free: 866-958-4289  
Office: 210-877-5800  
Customer Service: 877-763-4544

##### Customer Service

Arizona & Nevada: 888-855-8820  
Florida: 866-458-4262  
South Carolina & Texas: 877-763-4544

##### Claims

888-846-7647

*This brochure is not an insurance policy; it provides a general description of Universal's flood protection insurance coverage. Actual coverage will be determined by the terms and conditions of the policy.*

*Insurance products are issued and underwritten by one of Universal's insurance companies: Universal North America Insurance Company, Universal Insurance Company of North America, Universal Insurance Company of Texas. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.*

**UNIVERSAL**

TM

Universal North America

[www.universalthnorthamerica.com](http://www.universalthnorthamerica.com)



## Home Flood Protection

TIMELY RELIEF FROM  
FLOODWATER DAMAGE

**UNIVERSAL**

TM

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Plan now for the unexpected. Ask about Flood Protection from Universal.  
Peace of mind can never come too soon.

## 5 reasons Flood Protection can't wait:

1. Every home is at risk, with floods and flash floods recorded in all 50 states regardless of terrain or climate.
2. Almost 25 percent of all flood insurance claims come from areas designated as "minimal flood risk."
3. Flood damage is not covered under most homeowner insurance policies.
4. Federal disaster assistance often comes in the form of a loan with interest, and it's only available if the President formally declares a disaster.
5. Even after flood insurance is purchased, there may be a 30-day waiting period before coverage begins.

To learn more about these and other critical flood facts, visit [www.floodsmart.gov](http://www.floodsmart.gov).

## It's easy to get good coverage with us.

Universal makes it easy to obtain Flood Protection in addition to your Universal Homeowners Policy. Our Universal agents are readily accessible for one-stop-shopping. To locate an agent in your area and request a quote, please visit our website at [www.uihna.com](http://www.uihna.com). Above all, premiums are relatively inexpensive – especially when considering the coverage you receive.

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It only takes an inch of water to cause costly damage to a home. Isn't that worth a measure of protection?

## Our Flood Protection is on solid ground.

Universal Flood Protection is offered in partnership with the National Flood Insurance Program (NFIP), which means our coverage is solidly backed by the federal government. Under NFIP guidelines, almost every home in participating communities is eligible for flood insurance, and policyholders will enjoy these added benefits:

- Unlike many federal disaster relief packages, there's no loan to repay.
- Coverage can be extended to protect valued personal belongings.
- Once coverage is in force, immediate relief may be available through advances or partial payments.

To learn more about the National Flood Insurance Program, visit [www.fema.gov](http://www.fema.gov).