



PUBLIC SERVICE ANNOUNCEMENT

HURRICANE SEASON BEGINS JUNE 1ST!

**HAVE YOU OBTAINED YOUR
FLOOD INSURANCE POLICY?**

**YOUR HOMEOWNERS DOES NOT
COVER FLOOD DAMAGE!**

**FLOOD INSURANCE POLICIES FOR
AS LOW AS \$388.00 ANNUALLY!**

CALL US FOR A FREE QUOTE!!!

WEKERLE AGENCY, INC.

**98 MEDFORD AVENUE
PATCHOGUE, NY 11772**

PHONE #: 631-447-2626 FAX#: 631-447-7743

EMAIL: WEKERLEAGENCY@PRODIGY.NET

**P.S. - THERE IS A 30 DAY WAITING PERIOD
BEFORE COVERAGE BECOMES EFFECTIVE!**



HURRICANE SEASON

- I. The definition of a flood is:
 - A. A general and temporary condition of partial or complete inundation of normally dry land area from:
 1. The overflow of inland or tidal waters,
 2. The unusual and rapid accumulation or runoff of surface waters from any source,
 3. Mudslides, which are proximately caused by flooding.
 - B. The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flooding
- II. YOUR HOMEOWNERS POLICY DOES NOT COVER ANY FLOOD DAMAGE
- III. Your homeowner's policy does cover windstorm & hurricane damage. Depending on the company, each policy contains a 1%, 2%, 3% or 5% hurricane deductible. (read your policy carefully for details) ex. \$100,000 dwelling with a 2% hurricane deductible would have a \$2000 deductible applied to all property losses. Your normal policy deductible would apply should winds not meet the company criteria for a hurricane. Read your own policy carefully for details.
- IV. You can obtain a flood policy regardless of whether you reside in a flood zone or not. In most cases there is a 30 day waiting period.
- V. Should you have further questions please feel free to call.