

Did you know, Floods are the most common natural disaster in the USA?

When reviewing the number of lives lost and property damage, flooding is the most common natural disaster that affects homeowners. Floods occur any time of year, across the country, and at any time of day. While heavy precipitation is the most common cause of flooding, hurricanes, winter storms, and snowmelt are common but often overlooked.

Most insureds don't realize their homeowner's policies don't cover Flood damage. With it getting into the full swing of Spring, it is important to note that it usually takes 30 days to bind coverage when going through government policies. HCIT cuts that down to a ten-day waiting period. You don't want your insureds to call you after the water has done damage looking for coverage and upset for not knowing their homeowner's policy isn't going to cover it. Do not set yourself up for an E&O claim. HCIT's DIC policy covers up to 2+ Million, whereas NFIP only covers up to \$250,000. We also do not have a lengthy process to get a quote. Take a look at our applications, their one of the easiest on the market! The dwelling amount and premium are listed right on the front! As a Big I member benefit, we are here to make your life easier and your clients happy. Knowing their home and their most valuable assets are 100% covered will do that. Have questions, give us a call at (800) 644-4334 or email us at admin@hcitins.com

