

Before Disaster Strikes Call The Flood Vent Doctor

Six simple steps to protection...

1. Schedule your **FREE** house call for a thorough examination of your home's "flood-health" condition as required by FEMA's National Flood Insurance Program.
2. Review your personalized Flood Vent Doctor prescription plan and consult your insurance agent to verify your potential flood policy savings.
3. Compare Flood Vent Doctor installation costs versus your flood insurance savings—usually recovered in less than three years!
4. Choose from several Doctor-recommended flood vents that best suit your budget and individual needs.
5. Schedule the Flood Vent Doctor to remedy your home's deficiencies with surgical precision.
6. After installation, begin saving on your flood insurance premiums.

Protecting your home is our specialty. Providing you with peace of mind is our passion. Call the Flood Vent Doctor today to schedule your **FREE**, no-obligation house call.

Paul M. Koelling, P.L.S.
Owner/Operator
The FLOOD VENT Doctor
Licensed and Insured

Professional Land Surveying
services also available including
FEMA Flood Certificates

www.theFLOODVENTdoctor.com

Minimize Your Risk... Reduce Your Premiums

All Flood Vent Doctor-recommended installations meet FEMA's National Flood Insurance Program requirements and may qualify homeowners for significant flood insurance savings.

Professionally installed flood vents not only pay for themselves quickly by reducing your flood insurance premiums, but also by minimizing the risk of structural damage to your home—often a very costly event.

Flood vents, who needs them?

FEMA's NFIP requires flood vents for residential crawl spaces, garages, and other enclosed structures that are below the Base Flood Elevation in Special Flood Hazard Areas.

In the wake of Hurricane Katrina, flood insurance has often been the subject of newspaper headlines...

"Residents planning to sell their homes would first need city inspectors to review their flood vents and determine whether they comply with federal floodwater-management guidelines..." —AC Press 3/28/10

"Homeowners will have to pay more this year than last because flood insurance rates rose an average of 10 percent in areas requiring flood insurance." —The Miami Herald 4/20/10

The fact is, structures in high-risk flood areas have a 26% chance of flooding during a 30 year mortgage. Lower your premiums and minimize your risk with the Flood Vent Doctor. Call for your **FREE**, no-obligation house call today!



*Providing protection
for your home and family*

The FLOOD VENT Doctor

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**DECREASE YOUR
FLOOD INSURANCE
PREMIUMS NOW!**



Protect Your Home and Family From Flood Losses

The National Flood Insurance Program

Just a few inches of water from a flood can cause tens-of-thousands of dollars in damages. Over the past 10 years, the average flood claim has amounted to more than \$33,000. Flood insurance is the best way to protect yourself from devastating financial loss. Since standard homeowner's insurance does not cover flooding, it is important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact the U.S.

In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding such as the installation of residential flood vents.

The NFIP, a federal program, offers flood insurance, which can be purchased through property and casualty insurance agents. Rates are set and do not differ from company to company or agent to agent. These rates depend on many factors, which include the date and type of construction of your home, along with your building's level of risk.*

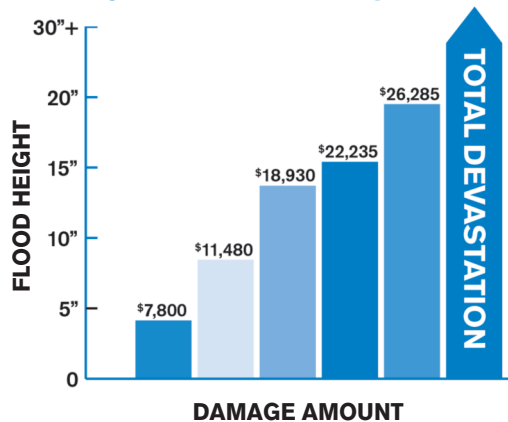
The True Cost of Flooding

Just a few inches of water can result in catastrophic expense to repair or replace your home and its contents. Did you know only four inches of floodwater can cause nearly \$8,000 in damages? How about five, ten or twenty inches?

From the flooring on up, the devastating effects of flooding add up as quickly as the rising water. Walls and paint, furniture and fixtures, clothing and treasured possessions fall prey to the ravages of floodwater. Even more ominous are the hazardous effects of mold, mildew and other harmful bacterium that threaten the health and well-being of your family.

Take a look at the examples in the chart below of the true cost of flooding as estimated by the National Flood Insurance Program.**

Inch by Inch the Damages Soar



Anatomy of a Flood Vent

With flood vents professionally installed in your home you can minimize the devastating effects of a flood and save money in the bargain. Here's why...

Flood vents allow the free flow of floodwater from your home by equalizing the hydro-static pressure that builds on your building's foundation during a flood event. This minimizes damage to your home's structure by reducing the force that unbalanced water levels create on foundation walls.



Similar in appearance to popular crawl space air vents, flood vents serve a double function—both air and flood ventilation. Using flotation, flood vents are designed to open only when your house is subjected to flood conditions. In compliance with FEMA/NFIP codes, all flood vents open in both directions to prevent water from



filling crawl space areas and creating pressure on foundation walls. In other words, flood vents are carefully engineered to prevent home flood disasters.

Homeowners can take comfort in knowing that Doctor-recommended flood vents have been subjected to rigorous testing and meet stringent guidelines and building code requirements. To learn more, just ask the Flood Vent Doctor for an onsite demonstration.

*See www.floodsmart.gov the official website of FEMA's National Flood Insurance Program offering corrective and preventative measures for reducing flood damage. **www.floodsmart.gov