

# Do You Need Flood Protection Coverage?

A simple question that only YOU can answer!

You can do without it if you truly feel there is no risk of flooding to any of your properties.

Always remember **better to be safe than sorry!**

## Is your house/car protected by default?

It varies on a case-to-case basis. A flood protection coverage insurance mean whether it is your house or car, it will be protected against damage caused by flood.

### 1. House

In general, the basic home insurance policy only includes protection from fire, lightning, and explosions. **Flood protection is NOT included.**

### 2. Car

With the basic car insurance policy, you are protected from loss or damage to your vehicle due to accident, fire and theft, third-party death or bodily injury, and third-party property damage or loss.

For flood-related damage, you will have to **add on a special peril coverage**, which will protect your car from any loss or damage caused by flood, storm, typhoon, landslide, and other acts of nature.

Feel free to contact us for further clarification with no obligation attached.

***Contact us now for a free consultation:***

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