

IMPORTANT FLOOD INSURANCE INFORMATION

Effective September 11, 2009, new FEMA Flood Insurance Rate Maps will go into effect for Nassau County. These maps determine whether a particular property is located within a flood-prone area. Flood insurance is required by banks and other lenders for properties which are in these flood-prone areas. In addition, customary homeowner insurance for all properties does not cover certain water-related claims, which can be covered by flood insurance.

Any property owner may obtain flood insurance, even if the property is not in a flood-prone area.

Interested residents can determine if any Nassau County property is affected by the revised 2009 maps, by going to the website www.nassaunyfloodmap.com . Enter the property address and follow the instructions to find out the flood zone classification for the property.

You can also contact the Lawrence Building Department at (516) 239-3987 for additional assistance.

If your property is located in a flood-prone area, a new insurance rate will apply after September 11, 2009. If you purchase a flood insurance policy prior to that date, you will pay a lower premium based on the map status of the property prior to that date, and that lower rate will remain in effect so long as you own the property. There are estimates that rates will increase as much as 400% for some properties based on the new maps, and this increase can be avoided by purchasing flood insurance before September 11, 2009.

Call your insurance broker for further information.