

Historic El Niño on the Way

LIBERTY

Prepare Now. Protect What Matters.

NOAA is predicting a **greater than 90% chance** of a **very strong El Niño** developing this fall and winter 2026-27. Historically, strong El Niño events bring above-average rainfall and an increased risk of flooding in Southern California and surrounding areas.



Flood Is Not Covered

UNDER STANDARD PROPERTY INSURANCE

Most property insurance policies **do not** cover flood damage caused by rising water, storm surge, overflow of rivers or creeks, or heavy rainfall.



What El Niño Could Mean

- ▶ Increased frequency of heavy rainfall
- ▶ Flash flooding
- ▶ Rising rivers and streams
- ▶ Coastal and urban flooding

It only takes one storm to cause significant damage.



Protect Your Property & Business

Flood insurance is available through the National Flood Insurance Program (NFIP) and private markets.

Coverage is affordable and could save you thousands.



Don't Wait Until It Rains

There is typically a **30-day waiting period** for NFIP flood insurance policies to go into effect.

The time to prepare is now, not when a storm is coming.

Contact Us Today for a Flood Insurance Review or Quote.

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Be prepared. Stay protected. We've got you covered.

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