



## Automotive Group Saves \$30,000!

### The Challenge

One of the largest automotive groups in the country with three Southeastern US locations that standard flood zone determinations indicated to be within FEMA-designated Special Flood Hazard Areas (SFHA), which include flood zones beginning with letters A or V. The group wanted to participate in a special insurance program that would not accept SFHA locations. They sought a flood risk analysis to determine if its buildings qualified for flood zone correction, which, if successful, would allow participation in the special property insurance program.

The group owned its buildings, which collectively had not experienced flood damage to date. Further, to mitigate flood risk, the group remodeled the three locations.

**Number of SFHA Buildings:** 7  
**Cost of Annual Premiums:** \$30,000

### The Performance

Flood Zone Correction, Inc. (FZC) coordinated with both the automotive group and the group's insurance broker to perform a thorough flood risk analysis and found that seven buildings were not at high risk of flooding during 100-year storms. All buildings had been wrongly included in the SFHA. FZC worked with FEMA to successfully remove the buildings from the high-risk flood zone and to reclassify the buildings into a low-risk flood zone, where they should have been in the first place. The flood zone correction service paved the way for the group to participate in the special property insurance program, allowing them to receive more comprehensive property coverage, including free flood coverage. The group eliminated its supplemental flood insurance policies to save \$30,000 every year.

**Properties Removed:** 7  
**Annual Savings Delivered:** \$30,000

### The Opportunity

A standard flood hazard zone determination is not enough. Given severe weather events across the country, **FZC's free, comprehensive, flood risk analysis** will verify whether or not your high-risk flood zone designations are correct. If you have properties designated in high-risk flood zones, contact FZC today. We welcome the opportunity to evaluate the true flood risk of buildings in your portfolio. A few minutes of your time may significantly reduce your flood insurance costs and improve your flood coverage.

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