



**Personal Service
Focused On
You & Your
Insurance Needs**

Flood Insurance Update

What Sets Us Apart

- Personal service focused on you.
- Guidance to help you make the best choices.
- The right coverage for you at the right price.
- We are advocates for you.
- We get back to you the same day.
- We're here for you 24/7.



**For A Free Quote
Contact:**

**Corrin Trowbridge or
Virginia Trowbridge**

License #0D88229 and #0F52752

650-FARMERS

650-876-9600

Corrin@Trowbridgeins.com

Virginia@Trowbridgeins.com

www.trowbridgeins.com

FEMA/Rate Changes Effective April 1, 2015

- FEMA rates will have a \$25.00 surcharge for all primary homes.
- FEMA rates will have a \$250.00 surcharge for non-primary homes.
- Primary home rates will have an average of 9.8% rate increase.
- Non-primary homes will have an average of 19.8% rate increase.

ALL renewals going out to customers will include the \$250.00 surcharge AND are being rated as NON-Primary homes. All home owners must provide documentation showing homes are their primary residences. Once that is completed, the renewal rate will be adjusted.

What's Your Personal Flood Risk?

We can quickly run a "flood zone determination" for your home or business to determine if you live in a High Risk Zone or a Low-To-Moderate Risk Zone. Even though homes and buildings outside of high-risk zones are not required to carry flood insurance, they are at great risk, accounting for 25 % of all National Flood Insurance Program claims and 33% of Federal Disaster Assistance for flooding.

We're Always Here When You Need Us!

Since 2002, Trowbridge Insurance has been serving customers just like they are members of our own family. Whatever your insurance needs—Home, Auto, Health, Life, Flood, Earthquake and Umbrella coverage, too, we will find the right insurance for your home, your business, your family and you.

Personal Insurance

Home/Renters
Earthquake/Flood
Auto
Umbrella
Life
Health

Business Insurance

General Liability
Professional Liability
Workers Compensation
Group Health
Key Person Insurance