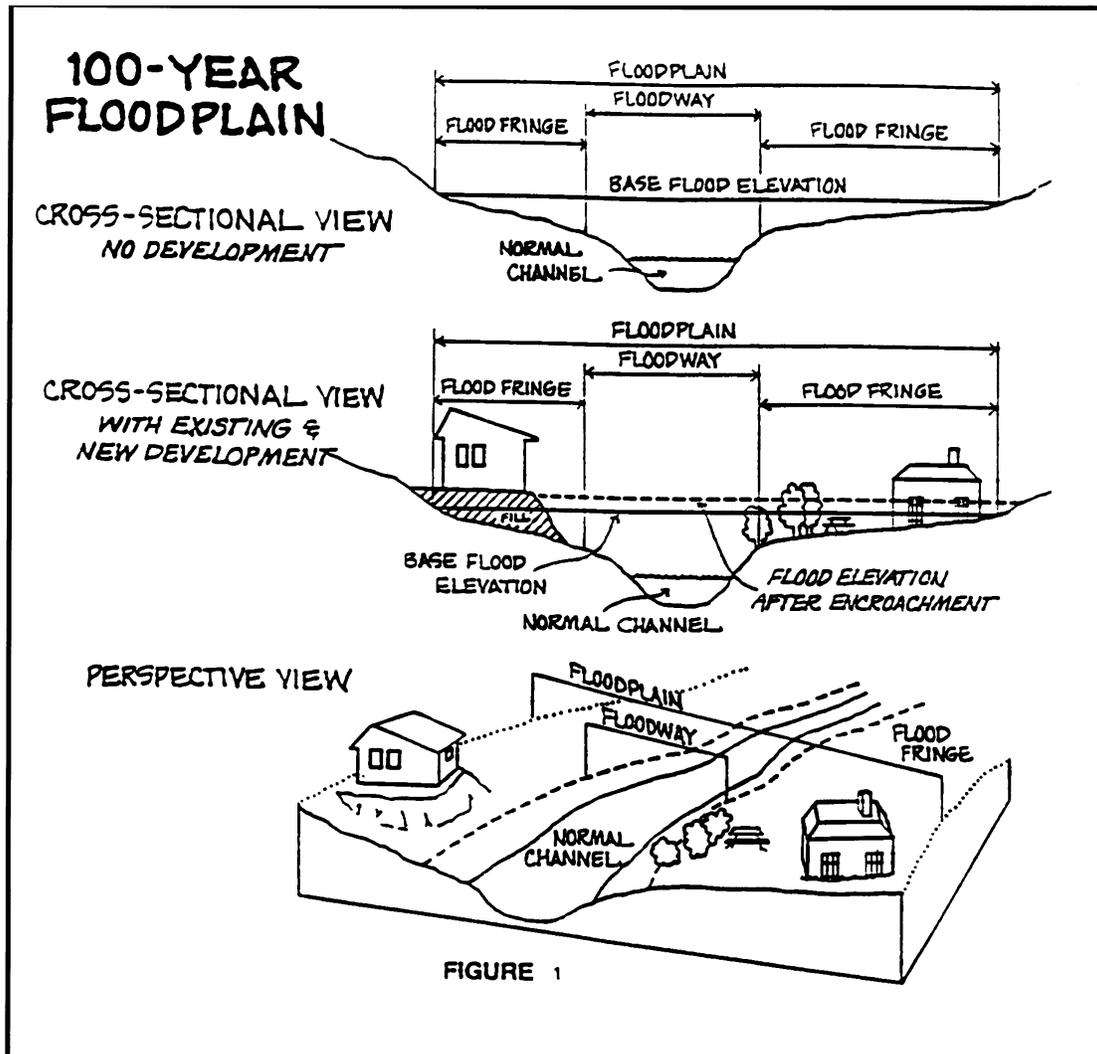


100 Year Flood Plain Defined



An area of land that would be inundated by a flood having a 1-percent chance of occurring in any given year – also referred to as the base or 100-year flood. The standard Flood Insurance Policy defines “flood” as:

A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters from the unusual and rapid accumulation or runoff of surface waters from any source.

Flood insurance covers tsunami and flood-related erosion loss.