



## Floods are Costly, Swift and Dangerous: Know What to Do

**F**loods can reach catastrophic levels at amazing speed, and by the time it does, it may be too late for many individuals. Floods are the most common natural disaster, annually causing about \$1 billion in property damage.

One of the most important actions homeowners can take to prepare for a flood is to purchase a flood insurance policy. Buildings in flood hazard areas have a 26 percent chance of being flooded during a typical 30-year mortgage.

Most homeowners policies do not cover flood damage. However, a flood insurance policy can be obtained through a homeowners insurance provider if

the local community is eligible under the National Flood Insurance Program.

Most flood insurance is written through the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA). Insurance companies sell and service policies through an arrangement with FEMA.

Many homeowners make the mistake of waiting until a flood is imminent to buy a policy. A flood insurance policy normally takes 30 days from the date of purchase to go into effect. For more information about the NFIP and flood insurance, contact your insurance agent.

### Consider these astonishing facts from the Insurance Institute:

- Floods and flash floods kill more people in the United States than any other natural disaster.
- Property damage from flooding now totals more than \$1 billion each year in the United States.
- 90 percent of all U.S. natural disasters involve flooding.
- Approximately one in four flood disasters occur in areas with a low to moderate risk of flooding.

## Tips for preparing for a flood:

- Collect emergency building supplies if you live in a flood-prone area - plywood, plastic sheeting, lumber, nails, hammer, saw, pry bar, shovels and sandbags.
- Create an evacuation plan for your family. Choose a family meeting place along with an alternative location.
- Purchase a weather alert radio.
- Inventory all of your personal property, including furnishings, clothing and valuables. Keep this list, your insurance policies and photographs of your home in a safe location outside your home.
- Consider installing check valves in your plumbing to prevent flood water backup.
- Move valuables-such as papers, furs, jewelry and clothing-to upper floors or higher elevations.
- Bring outdoor possessions-such as lawn furniture, grills and trash cans-inside, or tie them down securely.
- Secure shelves and water heaters to nearby walls.
- Raise electrical system components.
- Use water-resistant building materials in areas below base flood elevation.
- Leave the basement or lower floors unfinished if they're below base flood elevation.
- Install flood shields or built-up barriers for basement windows and doors. The top of shields and barriers should extend above base flood elevation.
- Install and maintain a sump pump system if you have below grade floors.
- Landscape your property with native plants and vegetation that resist soil erosion.



## **Survival tips for a flood:**

- Listen to radio or TV broadcasts for emergency information and evacuate immediately if told to do so.
- Never walk or drive through rushing flood waters. Even six inches of moving water is dangerous.
- Avoid flood waters, storm drains and sewers. Move to higher ground.
- Keep children and pets away from flood water.
- Watch out for snakes and small animals that may seek shelter in your home.
- Stay away from downed power and electrical wires.
- Never enter buildings surrounded by flood waters.
- Clean your home. Throw out any foods that may have come in contact with flood waters, even canned goods.
- Be sure to have damaged septic tanks, cesspools, pits and leaching systems serviced as soon as possible.

