



- **Standard homeowner's insurance does not cover flood damage. Flood insurance is a separate policy that usually must be purchased through the National Flood Insurance Program (NFIP).**
- **Homeowners in flood-prone areas face a one in four chance they will suffer flood damage at some point over the life of a 30-year mortgage.**
- **Take time before a storm is on the radar to review your insurance policy with your agent or company representative—there is a 30 day waiting period before flood insurance policies become effective.**

Tips for Home, Business and Vehicle Owners

Flood waters can quickly destroy homes and communities with little advance warning. Home, business and vehicle owners should review their insurance policies periodically with their agent or company representative to assess if they have adequate coverage.

The American Property Casualty Insurance Association (APCIA) offers the following tips to help residents protect their families and homes, minimize property damage from flooding and assist in the recovery process.

If your community is affected, it is important to take the following steps:

- Listen to local authorities for warnings and other information.
- Use public water only after it has been declared safe by an authorized official.
- After experiencing a flood, contact your insurance agent or company to discuss your claim. Make sure to have your policy number available.
- Shovel or scrape mud off floors, furniture and walls before the mud dries. Then hose down the walls with clean water, starting from the ceiling.
- Major appliances, such as refrigerators and stoves, can be washed and dried completely. In most cases, they will not be damaged unless they were operating at the time the water covered them.
- Diluted chlorine bleach can be used to clean household items, appliances, walls and floors and will help control odors.
- Wood furniture should be dried outdoors, but not in direct sunlight. Remove drawers and other moving parts before they dry.
- Food utensils and equipment should be washed thoroughly and sterilized before using. Any food that is open and exposed to flood waters should be discarded.

Recovering from a flood:

- Make a list of damaged items. If possible, put together a set of records, such as receipts, bills and photographs, to establish the age of everything that needs to be replaced or repaired.
- Your insurance adjuster will provide you a Proof of Loss form which will need to be filed with your insurance company within 60 days of the flood.
- Use caution in hiring a contractor or other workers to help repair and clean up flood damage. To avoid scams and poor repair work, homeowners can save time, money and frustration by checking the licensing and credentials of the businesses and individuals that are hired to do repairs.

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Assistance for Flood Victims Without Flood Insurance:

- Individual homeowners, business owners and renters in locations declared to be Federal Disaster Areas will have access to Federal Disaster Assistance in the form of grants and loans through FEMA.
- People who receive Federal Disaster Assistance for a flooded building will need to obtain flood insurance, which is one of the requirements for federal grants and low-cost loans. They will be required to maintain flood insurance throughout the life of their loans.

Homeowners Insurance vs. Flood Insurance:

- A standard homeowners insurance policy provides financial protection against disasters by insuring the home itself and personal belongings inside of the home.
- While damage caused by disasters such as wind and fire is covered, damage to personal and commercial property caused by a flood is not covered under personal and commercial property policies.
- Flood insurance must be purchased as a separate policy under the NFIP, the primary source for flood insurance in the United States.
- There is a 30-day waiting period following the purchase of a flood policy before the coverage becomes effective. Don't wait until a storm is on the radar—review your insurance coverage today.

Emergency Contacts:

FEMA
(800) 621-3362
www.fema.gov

National Flood Insurance Program
(800) 427-4661
www.fema.gov/business/nfip

American Red Cross
(800) 733-2767
www.redcross.org