



Property Casualty Insurers
Association of America

Shaping the Future of American Insurance

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PCI Offers Post-Flood Tips For Illinois, Iowa and Wisconsin Residents

CHICAGO—The Property Casualty Insurers Association of America (PCI) is offering the following tips to help Illinois, Iowa and Wisconsin residents who have suffered flooding in recent days.

There are certain things you can do to salvage property and minimize further damage:

- Keep all receipts for anything you buy for that purpose so you can submit them to your insurance company later.
- Report all damage to your insurance company or agent as soon as you can in order to settle your claim more quickly and accurately.
- 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.
- Identify structural damage to your home and make a list of everything you want to show the adjuster.
- Don't throw out damaged furniture or other expensive items. The adjuster will want to see them. It also is a good idea to take photographs of the damage before you start cleaning it up.
- Shovel or scrape the mud off your 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. This also will help control odors.
- Wood furniture should be dried outdoors, but not in direct sunlight. Remove drawers and other moving parts before they dry.
- A flooded basement should be pumped gradually to prevent structural damage. Pump out about a third of the water per day.
- Food utensils and equipment should be washed thoroughly and sterilized before you use them. Any food that is open and exposed to flood waters should be discarded.
- Use public water only after it has been declared safe by an authorized official.

Additionally, the Federal Emergency Management Agency can be contacted at 800-621-3362 or www.fema.gov, and consumers who have flood insurance policies through the National Flood Insurance Program (NFIP) can contact either their flood insurance agent or the NFIP itself at 800-427-4661 or www.floodsmart.gov.

PCI is composed of more than 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI members write over \$180 billion in annual premium, 37.4 percent of the nation's property casualty insurance. Member companies write 44 percent of the U.S. automobile insurance

market, 30.7 percent of the homeowners market, 35.1 percent of the commercial property and liability market, and 41.7 percent of the private workers compensation market.

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