



NATIONAL
FLOOD
INSURANCE
PROGRAM

Flood Preparation & Safety

Floods can happen any time and any place. The risk is real. The first step in protecting your home and family is purchasing flood insurance. But even after you're covered, there are still a few things you can do to maximize your coverage and assure your safety.

Be prepared before a flood. Copy your most important documents and keep originals in a secure place outside the home. Take photos of your most valuable possessions. Save and store receipts for any expensive household items so that you have proof of original cost. Make an itemized list of other possessions such as clothing, books, kitchen appliances, etc.

Flood insurance coverage is limited to certain elements in a basement such as a furnace, hot water heater and items essential to the building's structure. Don't store valuables in these areas or convert to living space.

Many people think they don't need flood insurance because they believe federal disaster assistance will come to their aid. But floods are not always declared a federal disaster. And even when they are, federal disaster assistance is usually a loan that must be paid back with interest. Flood insurance, on the other hand, pays for all covered losses, and unlike loans, that money doesn't have to be paid back.

Review your policy and ask questions to make sure you have the proper level of protection. While the law requires coverage only for the balance of your mortgage, you should consider protecting your equity. Primary residences and businesses should be insured to fully protect your building and its contents in case of a flood.

Have any emergency plan. Provide your insurance agent, employer and family with emergency contact information so that you can be reached after a flood. Prepare an emergency kit equipped with a large flashlight, spares batteries, candles and waterproof matches. Keep a battery-powered radio in your emergency kit. Your cell phone can be a lifeline during or after an emergency. Keep an extra battery or solar-powered charger with you so it stays powered up! Have a minimum 3-day supply of nonperishable food and bottled water on hand. Even if you don't experience a flood, you'll be glad to have these items on hand during a power outage.

Be safe during a flood. When a flood warning is issued, heed official instructions. Don't walk or drive through a flooded area. Keep away from downed power lines and any other electrical wires - electrocution is often a major cause of death in floods.

Additional information about the National Flood Insurance Program and flood insurance can be found at www.fenwickisland.org; www.fema.gov; and www.floodsmart.gov.