

Flood Insurance Information

Written by Missy Lundberg
Tuesday, 31 May 2011 14:44

- A flood insurance policy normally takes 30 days from the date of purchase to go into effect. So, don't wait until a flood is imminent to buy a policy.

- According to FEMA, over the past 10 years, the average flood claim has amounted to nearly \$48,000. Flood insurance is the best way to protect yourself from devastating financial loss.

- Nearly 25% of flood claims come from low to moderate risk areas.

- Flood insurance is available to homeowners, renters, condo owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk.

If a flood is likely in your area, you should:

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- Listen to the radio or television for information.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of streams, drainage channels, canyons, and other areas known to flood suddenly. Flash floods can occur in these areas with or without such typical warnings as rain clouds or heavy rain.

If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be quickly swept away.

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Driving Flood Facts

The following are important points to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- A foot of water will float many vehicles.

Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and pick-ups.

Your automobiles/recreational vehicles

If you carry comprehensive coverage (*optional*) on your automobile/recreational vehicle policy, then the direct, sudden damage to your vehicle resulting from most flooding would be covered under the terms of most policies.