

TALKING ABOUT HURRICANES? TALK ABOUT FLOODS.

If you aren't talking about floods, you aren't telling the full hurricane story. With just 30 days until the beginning of hurricane season, now is the time to make sure your residents are prepared. Help others understand what flooding can do and how they can be ready.

COUNTDOWN TALKING POINTS

Hurricane Season is Flood Season.

- History has shown us that coastal residents are at serious risk during hurricane season. Storm surge caused by hurricanes and tropical storms can cause severe flooding in these areas.
- Residents living hundreds of miles from the coast are also at risk during hurricane season. As hurricanes and tropical storms move inland, torrential rains and high winds can cause disastrous inland flooding.
- Heavy rains brought about by hurricanes account for a majority of the flooding during hurricane season.
- Due to intense storm conditions, levees can breach or overtop during hurricane season, resulting in catastrophic floods for nearby land and properties.

Flooding can happen to anyone.

- Flooding is the most common and costly natural disaster in the United States.
- Flash floods, inland flooding and seasonal storms are always possible and can bring floods to any region of the country.
- Residents in high-risk areas aren't the only ones vulnerable to flooding; about 25% of all flood insurance claims come from moderate-to-low risk areas.

Don't wait! You can't afford not to have flood insurance.

- Homeowners insurance doesn't cover flood damage. Only flood insurance financially protects your home and your personal property from floods.
- Past hurricane seasons have shown that storms can form as early as the beginning of June and there is typically a 30-day wait for a flood insurance policy to take effect – so now is the time to get protected.
- Without flood insurance, you may have to absorb the financial losses on your own, potentially draining your savings.
- Disaster assistance is not always available and comes in the form of a loan that you must repay with interest, along with any existing home loan. Flood insurance offers dependable financial protection for your home and its contents without having to rely on disaster assistance or emergency funding.
- Just inches of water can cause thousands of dollars of damage to your home and repair and clean-up after a flood is time-consuming, difficult and expensive. Flood insurance provides a financial safety net that promotes a more speedy recovery.



COUNTDOWN TALKING POINTS

Flood insurance is available and affordable.

- You can purchase flood insurance as long as your community participates in the National Flood Insurance Program (NFIP).
- You are eligible for flood insurance regardless of whether or not your house has been flooded before, and you can purchase it even if your mortgage doesn't require it.
- Flood insurance provides structure and contents coverage and is more affordable than you may think. The average flood insurance policy costs around \$540 a year.
- If you live in a moderate-to-low risk area, you can purchase a Preferred Risk Policy (PRP) for as low as \$119 a year.

Do what counts NOW to decrease your risk.

- Talk to your insurance agent now to find out more about flood insurance.
- Visit FloodSmart.gov to learn your flood risk, how to purchase a flood insurance policy and the benefits of protecting your property against flood.
- Visit www.FLASH.org for ways to mitigate your home against flood damage.
- Conduct a household inventory, being sure to keep records of all major household items and valuables. For help, visit www.knowyourstuff.org.
- Protect important documents by storing copies in a safe, dry place. Keep originals in a safe deposit box.
- Build an emergency supply kit that includes food, bottled water, first aid supplies, medicine, and a battery-operated radio. For help visit www.ready.gov.
- Plan and practice a flood evacuation route and designate an out of state "family contact."



GET PROTECTED. YOU CAN'T AFFORD TO WAIT.

The clock is ticking towards the beginning of hurricane season and there are steps your residents and businesses should take NOW to get prepared before the season begins. Hurricanes and tropical storms can cause extensive flooding on the coast and hundreds of miles inland, but there are steps residents and businesses can take to reduce the impact of floods on their businesses, homes, family and finances.

10 TIPS TO REDUCE YOUR RISK

1. Learn your flood risk: Anywhere it can rain, it can flood; and anywhere it can flood, homes and properties are at risk for flood damage – one out of every four flood claims comes from a moderate- to low-risk flood area. Learn your individual flood risk by entering your address at FloodSmart.gov.

2. Make sure you have the right insurance coverage: Most homeowners insurance policies do not cover flood damage, so be sure to consider flood insurance for both your structure and its contents. There is typically a 30-day wait for a flood insurance policy to take effect.

3. Consider mitigating your home: There are some simple steps you can take to reduce the impact of flood water on your home and your belongings. For more information about flood mitigation options, visit www.FLASH.org.

4. Conduct a household inventory: Be sure to keep a record of all major household items and valuables. These documents are critically important when filing insurance claims. For help in conducting a home inventory, visit www.knowyourstuff.org.

5. Protect important financial documents: Store copies of irreplaceable documents (such as birth certificates, passports, etc) in a safe, dry place. Keep originals in a safe deposit box.

6. Build an emergency supply kit: Food, bottled water, first aid supplies, medicines and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a complete disaster supply checklist.

7. Plan for evacuation: Plan and practice a flood evacuation route. Ask someone out of state to be your “family contact” in an emergency, and make sure everyone knows the contact’s address and phone number.

8. Make a pet plan: Many shelters do not allow pets. Make plans now on what to do with your pets should you be required to evacuate your residence.

9. Consider flood insurance. The average flood insurance policy premium is around \$540 a year and provides structure and contents coverage. In moderate- to low-risk areas, homeowners can protect their properties with lower-cost Preferred Risk Policies (PRPs) that start at \$119 a year.

10. Visit FloodSmart.gov or call 1-800-427-2419 to learn more about your flood risk, how to purchase a flood insurance policy and the benefits of protecting your property against flood.



HURRICANE SEASON IS FLOOD SEASON.

While one of the most common phenomena associated with hurricanes is strong winds, other accompanying effects – storm surge, heavy rains, inland flooding – are equally destructive and dangerous. Don't be caught off guard this Hurricane Season. Get the facts. Know the risks. Take action to protect yourself, your family and your financial future.

HEAVY RAINS

Hurricanes and tropical storms have the potential to unload heavy and sustained rainfall which overwhelms drainage systems and results in flooding.

DURING TROPICAL STORM ALLISON – 2001

more than 24 inches of rain fell on Houston, Texas within a 24 hour period. The rains brought widespread flooding damage to the Houston area.

STORM SURGE

Storm surge is the water that is pushed toward the shore by the strong winds of a storm. These wind-driven waves can cause severe flooding in coastal areas. Storm surge combined with high tides can be extremely dangerous and destructive.

HURRICANE IKE – 2008
produced a storm surge of nearly 10 feet at its landfall, overtopping the protective sea wall on Galveston Island and destroying hundreds of homes and businesses. Damages from this storm are estimated at more than \$24 billion.

INLAND FLOODS

Coastal communities are not the only ones who should prepare for hurricane flooding. Hurricanes and tropical storms are powerful systems with the ability to travel far from the initial strike zone. Once inland they continue to bring powerful winds and heavy rains.

HURRICANE IVAN – 2004
made an initial landfall in the Florida Panhandle. The storm continued north causing billions in flood damage from the Florida Gulf Coast to New York.

WHAT YOU CAN DO

The Time to Prepare is Now Gather supplies for your storm kit, make an evacuation plan, strengthen your home against storm damage, and review your insurance coverages. No flood insurance? Remember: it typically takes 30 days for a new flood insurance policy to go into effect so get your policy now.

Only Flood Insurance Covers Flood Damage Standard homeowners policies do not cover flood damage. Flood insurance is affordable. An average flood policy costs around \$540 a year, rates start as low as \$119 a year for homes in moderate-low risk areas.

Visit FloodSmart.gov or call 1-800-427-2419 for more information.

