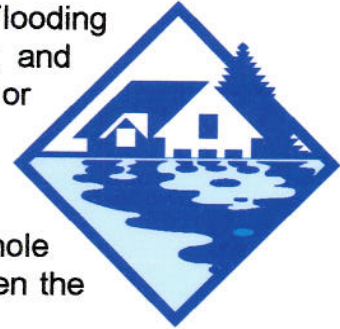


Flooding: Are you protected?

Devastating floods occur throughout the U.S. every year. Flooding causes more than \$2 billion in property damage each year, and losses due to flooding are not covered under most homeowners or business policies.



Consider the following:

When it comes to hurricanes, wind speeds do not tell the whole story. Hurricanes produce storm surges, tornadoes, and often the most deadly of all – inland flooding.

While storm surge is always a potential threat, more people have died from inland flooding in the last 30 years. Intense rainfall is not directly related to the wind speed of tropical cyclones. In fact, some of the greatest rainfall amounts occur from weaker storms that drift slowly or stall over an area.

Inland flooding can be a major threat to communities hundreds of miles from the coast as intense rain falls from these huge tropical air masses.

Is your homeowner's or renter's insurance policy enough?

NO! Homeowner and renter policies *do not cover damage from RISING WATER!* However, flood insurance is available to protect homes and businesses and their contents in communities that participate in the National Flood Insurance Program (NFIP). Flood insurance covers damage caused *only* by rising water, whether from ponding, tidal flow, or storm surge. Indian River County participates in the NFIP, and works actively with the Federal Government to make it as affordable as possible.

Do not wait until a flood is coming to purchase your policy. It normally takes 30 days after purchase for a flood insurance policy to go into effect. For more information about flood insurance and the NFIP, contact your insurance company or agent, or call the NFIP at 1-888-356-6329. Insurance under the NFIP is relatively inexpensive, but only you can decide if it's a good personal investment. Ask questions!

Steps to Take Today

- Know your flood risk. Call your local emergency management office or building department for information about flooding.
- Examine your insurance policy.
- Inventory your personal property. Include in your list all home furnishings, clothing, and valuables. Take photographs or video of your home, inside and out. The list and the photographs will help the insurance adjuster settle your claim. Uninsured losses may be tax deductible if they can be documented.
- Prepare a family disaster plan and assemble a family disaster supply kit.