FLOOD PREPARATION AND SAFETY

NATIONAL FLOOD INSURANCE PROGRAM

BE PREPARED BEFORE A FLOOD

Floods can happen any time and any place. And they can happen fast. So whether you live near the water or not, you should always be ready. Here are some important things you can do to prepare.

- Copy your most important documents (mortgage papers, deed, passport, bank information). Keep copies in your home and store originals in a secure place outside the home, such as a bank safe deposit box.
- Take photos of your most valuable possessions (furniture, musical instruments, electronic equipment). Store copies with other documents.

- Save and store receipts for any expensive household items (appliances, electronic equipment, etc.) so that you have proof of original cost.
- Make an itemized list of other possessions, such as clothing, books, small kitchen appliances, etc. You don't have to note every item and its cost, but the more comprehensive your list, the better.
- Flood insurance coverage is limited to certain elements in a basement, such as a furnace, a hot water heater and items essential to the building's structure.
- Review your policy and ask questions to make sure you have the proper level of protection.
- When the National Weather Service issues a flood watch, monitor potential flood hazards on NOAA Weather Radio All Hazards or on the Internet at **www.noaawatch.gov/floods.php.**

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.

HAVE AN EMERGENCY PLAN

- Provide your insurance agent, employer and family with emergency contact information, so that you can be reached after a flood.
- Put aside an emergency kit equipped with a large flashlight, spare batteries, candles and waterproof matches.
- Keep a minimum 3-day supply of nonperishable food and bottled water on hand.
- Include a battery-powered radio in your emergency kit. Even if you never experience a flood, you'll be glad to have this kit during a power outage.
- Visit **www.disasterhelp.gov** for more information.

BE SAFE DURING A FLOOD

Hopefully, you never have to experience a flood firsthand. But if you do, there are a few things you can do to stay safe.

- When a flood warning is issued, heed official instructions.
- Don't walk through a flooded area. Just six inches of moving water can knock you down.

- Don't drive through a flooded area. Just two feet of water can lift and move a car, even an SUV. More people drown in their cars than anywhere else during a flood.
- Keep away from downed power lines and any other electrical wires—electrocution is often a major cause of death in floods.
- Watch out for animals who've lost their homes during a flood. Animals may seek shelter in your home and aggressively defend themselves.

To learn more about staying safe before and during a flood, visit FloodSmart.gov. For more information, call 1.888.435.6637 to find an agent in your area.

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