



Hurricanes & Tropical Storms

With a combination of soaking rain, flying debris, high winds, and tidal surges, Hurricanes and tropical storms can pack a powerful punch. Besides causing extensive damage in coastal areas, hurricanes and tropical storms often bring flooding hundreds of miles inland, placing communities that normally would not be affected by the strongest hurricane winds in great danger. Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Everyone need to be financially protected from the dangers of hurricanes.

Because most policies take 30 days to go into effect, the time to act is now!

RESIDENTIAL COVERAGE
PROTECT YOURSELF WITH FLOOD INSURANCE



Just a few inches of water from a flood can cause tens of thousands of dollars in damage. From 2008 to 2012, the average residential flood claim amounted to more than \$38,000. Flood insurance is the best way to protect yourself from devastating financial loss. 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.

All policy forms provide coverage for buildings and contents. However, you might want to discuss insuring personal property with your agent, since contents coverage is optional. Typically, there is a 30-day waiting period from date of purchase before policy goes into effect. Now is the best time to buy flood insurance!!



Homeowner

As a homeowner, it's important to insure your home and its contents. Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for a flood. Your insurance premium will vary accordingly.

MODERATE-TO-LOW RISK

Most homeowners in a moderate-to-low risk area are eligible for coverage at a preferred rate. Preferred Risk Policy premiums are the lowest premiums available through the NFIP, offering building and contents coverage for one low price. Homes and businesses may qualify for the low-cost Preferred Risk Policy, with premiums starting as low as \$129 for a home and its contents and \$643 for a commercial building and its contents.* If you don't qualify for a Preferred Risk Policy, a standard rated policy is still available. Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file nearly 25% of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.

*\$129 residential annual premium provides \$20,000 building and \$8,000 contents coverage. \$643 commercial annual premium provides \$50,000 building and \$50,000 contents coverage.

HIGH-RISK

If you live in a high-risk area, a standard rated policy is the only option for you. It offers separate building and contents coverage.

The Dwelling Form provides insurance for buildings with one to four units, including single-family condominium units and townhouses. The General Property Form provides insurance for other residential and commercial buildings. Both forms provide flood insurance on contents, if you have purchased this optional coverage.

Flood insurance premiums are calculated based on factors such as:

- *Year of building construction
- *Building occupancy
- *Number of floors
- *The location of its contents
- *Its flood risk (i.e. its flood zone)
- *The deductible you choose and the amount of building and contents coverage
- *The location of the lowest floor in relation to the elevation requirement on the flood map (in newer buildings only)

If your home is in a high-risk flood area and you have obtained a mortgage through a federally regulated or insured lender, you are required to purchase a flood insurance policy.



WHAT IS A FLOOD?

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: hurricanes, overtopped levees, outdated or clogged drainage systems and rapid accumulation of rainfall. Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history, it's also based on a number of factors: rainfall, river-flow and tidal-surge data, topography, flood-control measures, and changes due to building and development. Flood-hazard maps have been created to show different degrees of risk for your community, which help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium.



Protect Building Utilities from Flood Damage

All heating & air conditioning equipment, components and ductwork, all electrical, ventilation, plumbing and other service facilities shall be designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding.

Are You Ready?

- Determine safe evacuation routes inland.
- Learn locations of official shelters.
- Check emergency equipment, such as flashlights, generators and battery-powered equipment such as cell phones and your NOAA Weather Radio All Hazards receiver.
- Buy food that will keep; store drinking water.
- Buy plywood or other material to protect your home if you don't already have it.
- Trim trees and shrubbery so branches don't fly into your home.
- Clear clogged rain gutters and downspouts.
- Decide where to move your boat.
- Review your insurance policy.
- Find pet-friendly hotels on your evacuation route.



During the Storm

When in a Watch Area...

Frequently listen to radio, TV or NOAA Weather Radio All Hazards for official bulletins of the storm's progress.

Fuel and service family vehicles.

Inspect and secure mobile home tie downs.

Ensure you have extra cash on hand.

Prepare to cover all windows and doors with shutters or other shielding materials.

Check batteries and stock up on canned food, first aid supplies, drinking water and medications.

Bring in light-weight objects such as garbage cans, garden tools, toys and lawn furniture.

When in a Warning Area...

Closely monitor radio, TV or NOAA Weather Radio All Hazards for official bulletins.

Close storm shutters.

Follow instructions issued by local officials. Leave immediately if ordered!

Stay with friends or relatives at a low-rise inland hotel or at a designated public shelter outside the flood zone.

DO NOT stay in a mobile or manufactured home.

Notify neighbors and a family member outside of the warned area of your evacuation plans.

Take pets with you if possible, but remember, most public shelters do not allow pets other than those used by people with disabilities.

Identify pet-friendly hotels along your evacuation route.

Plan to Leave if You...

Live in a mobile home. They are unsafe in high winds no matter how well fastened to the ground.

Live on the coastline, an offshore island or near a river or a flood plain.

Live in a high rise building. Hurricane winds are stronger at higher elevations.