

## Preparing For And Safety After A Flood

Flooding is the #1 natural hazard in the United States, causing millions of dollars in property damage across the country every year. Floods can be caused by heavy rains, melting snow, inadequate drainage systems, failed flood control structures such as levees and dams, as well as tropical storms and hurricanes.

An inch of water can cost the average homeowner thousands of dollars in repair and restoration costs. Most homeowners insurance does not cover floods. You need flood insurance.

### How do I prepare for a flood?

- Learn about and consider getting flood insurance.

Flood insurance can be purchased through the federal government's National Flood Insurance Program which also sells coverage through a some national insurance companies. Rates are federally set through the National Flood Insurance Program and will not differ from company to company. When new flood maps are issued, your flood risk may become higher or lower, which can affect what you pay for flood insurance.

The standard flood insurance policy pays for direct physical damage to your insured property up to the replacement cost or actual cash value of actual damages or the policy limit of liability, whichever is less.

Ask your insurance agent about flood coverage or search for a local agent at [www.FloodSmart.gov](http://www.FloodSmart.gov).

- Raise or anchor all equipment that is in an area below base flood elevation.
- Install and maintain a sump pump system.
- Become familiar with the emergency flood plan for your area.
- Prepare an emergency supplies kit including: three day water and non-perishable food supply; first aid kit including prescription medications, a battery-powered radio, flashlight, and extra batteries; and any personal hygiene or essential items for individual family members.

### What do I do after a flood?

- Listen for news reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, raw sewage, or electrically charged from underground or downed power lines.
- Be aware of areas where floodwaters have receded since roads could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Service damaged septic tanks and related systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything that got wet.