

Add Flood Insurance to Wildfire Safety Checklist

More about
floods following fires

IF YOU LIVE IN AN AREA where fires have burned the hillsides, even a relatively small amount of rain can cause erosion and potentially devastating floods. Homeowners, business owners and renters can protect themselves by purchasing federally backed flood insurance, as long as their community participates in the National Flood Insurance program (NFIP).

There is a 30-day waiting period after purchase before the policy becomes effective, so it pays to plan ahead.

For a single-family home, flood insurance coverage is available up to \$250,000 on

a structure and up to \$100,000 on contents. Renters can also insure contents up to \$100,000. Business owners can purchase coverage up to \$500,000 on a structure and another \$500,000 on contents.

To buy flood insurance, call your insurance agent. If your agent does not write flood insurance policies, you can find an agent who does by calling the NFIP's toll-free number at 1-888-FLOOD29 or TTY 1-800-427-5593. You can also check your local phone directory or visit the FEMA Web site at www.fema.gov/nfip. ■



▲ View of West Glenwood with Colorado River, Interstate 70 and burned hillside at left



Burned house beside Mitchell Creek