

# GET PROTECTED. YOU CAN'T AFFORD TO WAIT.

**T**he clock is ticking towards the beginning of hurricane season and there are steps your residents and businesses should take NOW to get prepared before the season begins. Hurricanes and tropical storms can cause extensive flooding on the coast and hundreds of miles inland, but there are steps residents and businesses can take to reduce the impact of floods on their businesses, homes, family and finances.

## 10 TIPS TO REDUCE YOUR RISK

**1. Learn your flood risk:** Anywhere it can rain, it can flood; and anywhere it can flood, homes and properties are at risk for flood damage – one out of every four flood claims comes from a moderate- to low-risk flood area. Learn your individual flood risk by entering your address at [FloodSmart.gov](http://FloodSmart.gov).

**2. Make sure you have the right insurance coverage:** Most homeowners insurance policies do not cover flood damage, so be sure to consider flood insurance for both your structure and its contents. There is typically a 30-day wait for a flood insurance policy to take effect.

**3. Consider mitigating your home:** There are some simple steps you can take to reduce the impact of flood water on your home and your belongings. For more information about flood mitigation options, visit [www.FLASH.org](http://www.FLASH.org).

**4. Conduct a household inventory:** Be sure to keep a record of all major household items and valuables. These documents are critically important when filing insurance claims. For help in conducting a home inventory, visit [www.knowyourstuff.org](http://www.knowyourstuff.org).

**5. Protect important financial documents:** Store copies of irreplaceable documents (such as birth certificates, passports, etc) in a safe, dry place. Keep originals in a safe deposit box.

**6. Build an emergency supply kit:** Food, bottled water, first aid supplies, medicines and a battery-operated radio should be ready to go when you are. Visit [www.ready.gov](http://www.ready.gov) for a complete disaster supply checklist.

**7. Plan for evacuation:** Plan and practice a flood evacuation route. Ask someone out of state to be your “family contact” in an emergency, and make sure everyone knows the contact’s address and phone number.

**8. Make a pet plan:** Many shelters do not allow pets. Make plans now on what to do with your pets should you be required to evacuate your residence.

**9. Consider flood insurance.** The average flood insurance policy premium is around \$560 a year and provides structure and contents coverage. In moderate- to low-risk areas, homeowners can protect their properties with lower-cost Preferred Risk Policies (PRPs) that start at \$119 a year.

**10. Visit [FloodSmart.gov](http://FloodSmart.gov) or call 1-800-427-2419** to learn more about your flood risk, how to purchase a flood insurance policy and the benefits of protecting your property against flood.

