

HURRICANE SEASON IS FLOOD SEASON.

While many immediately think of strong winds when they think of hurricanes, other accompanying effects – storm surge, heavy rains, inland flooding – are equally destructive and dangerous. Don't be caught off guard this Hurricane Season. Get the facts. Know the risks. Take action to protect yourself, your family and your financial future.

HEAVY RAINS

Hurricanes and tropical storms have the potential to unload heavy and sustained rainfall which overwhelms drainage systems and results in flooding.

TROPICAL STORM IDA – 2009
remnants of the tropical storm developed into a strong coastal storm (nor'easter) that generated up to 18 inches of rain in many areas and caused major flooding along the Atlantic coast. The storm caused an estimated \$70 million in damage in Virginia alone.

WHAT YOU CAN DO

STORM SURGE

Storm surge is the water that is pushed toward the shore by the strong winds of a storm. These wind-driven waves can cause severe flooding in coastal areas. Storm surge combined with high tides can be extremely dangerous and destructive.

HURRICANE IKE – 2008
produced a storm surge of nearly 10 feet at its landfall, overtopping the protective sea wall on Galveston Island and destroying hundreds of homes and businesses. Damages from this storm are estimated at more than \$27 billion.

INLAND FLOODS

Coastal communities are not the only ones who should prepare for hurricane flooding. Hurricanes and tropical storms are powerful systems with the ability to travel far from the initial strike zone. Once inland, they continue to bring powerful winds and heavy rains.

HURRICANE IVAN – 2004
made an initial landfall in the Florida Panhandle. The storm continued north causing billions in flood damage from the Florida Gulf Coast to New York.

The Time to Prepare is Now. Gather supplies for your storm kit, make an evacuation plan, strengthen your home against storm damage and review your insurance coverages. No flood insurance? Remember: it typically takes 30 days for a new flood insurance policy to go into effect, so get your policy now.

Only Flood Insurance Covers Flood Damage. Most standard homeowners policies do not cover flood damage. Flood insurance is affordable. An average flood policy costs about \$600 a year, and rates start at just \$129 a year for homes in moderate- to low-risk areas.

Visit FloodSmart.gov or call 1-800-427-2419 for more information.

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GET PROTECTED. YOU CAN'T AFFORD TO WAIT.

While flooding is a year-round danger, it is a significant threat during hurricane season. Hurricanes and tropical storms can cause extensive damage on the coast and hundreds of miles inland, but there are steps residents and businesses can take now to reduce the impact to 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. Learn your individual flood risk by entering your address at 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.

4. Conduct a home inventory: Be sure to keep a record of all major household items and valuables. Thorough documentation of these items is critically important when filing your flood insurance claim. For help in conducting a home inventory, visit www.knowyourstuff.org.

5. Protect important 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 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 emergency shelters do not allow pets. Make plans now for the care of your pets should you be required to evacuate your residence.

9. Consider flood insurance: The average flood insurance policy premium is about \$600 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 just \$129 a year.

10. Visit FloodSmart.gov or call 1-800-427-2419 to learn more about hurricane-related flood risks, safety precautions and flood insurance policy options. Get protected. You can't afford to wait.



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