

# Flood Damage Prevention From Insurers World



## A Flood Watch

This means floods are possible in the area.

- Start moving your furniture and valuables to a higher level of your home.

## A Flood Warning

This means floods are occurring or will soon be occurring in your area.

- Listen to NOAA Weather Radio or your local radio or TV stations.
- Be prepared to evacuation immediately in case you are told to do so.

## Flood Preparation

- Review your insurance policy. Normally, insurance policies do not cover flood damages.
- If your insurance policy does not cover flooding, and you live in a floodplain, seriously consider taking out a flood insurance policy. For information visit the National Flood Insurance Program at [www.floodsmart.gov](http://www.floodsmart.gov).
- Save photographs of your home and personal property for insurance purposes.

## Flood Safety

- The majority of flood deaths occur during flash floods. It takes as little as six inches of water to be knocked off your feet. It is most safe to avoid walking through flowing water.

## Returning Home

- As floodwater moves through the area, it leaves materials behind. Mud, silt, and other unknown contaminants left behind can cause mildew growth. Be sure to start drying your home immediately to reduce this type of hazard.
- Wash and disinfect all parts of your home including walls, floors, closets, and shelves.
- Food that has come in contact with flood waters should be disposed of. Even if the food is canned, damage such as cracks or dents in the cans is a sign it should be thrown away.

## Flood Statistics

- According to a poll from 2008, only 17% of Americans have a flood insurance policy (Insurance Information Institute).
- Hurricane Katrina caused the National Flood Insurance Program to pay an average of \$96,016 per loss for 166,210 losses. This was the most significant flood event that occurred between 1978 and 2008 (Insurance Information Institute).



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