

Information about Flood Insurance

Doesn't my homeowners' insurance policy cover flooding?

No. Flood damage is not typically covered by a homeowners' insurance policy. It is important to talk to your insurance agent about federal flood insurance, sewer backup, sump pump failure, and other homeowners' insurance coverage to make sure you have appropriate coverage.

If my home is flooded, won't federal disaster assistance pay for my damages?

No. In fact, less than 50% of flood events qualify for federal disaster assistance. Federal disaster assistance often comes in the form of a low interest loan to help cover flood damage, not compensation for your losses. Even then, those loans are only available if the president formally declares a disaster or if the Small Business Administration designates an area a disaster.

I live in a low-risk flood zone. Do I really need flood insurance?

It's a good idea to buy flood insurance even if you live in a low- or moderate-risk area. Flooding occurs in low-to-moderate risk areas as well as in high-risk areas. Poor drainage systems, rapid accumulation of rainfall, snowmelt, and broken water mains can all result in flood. Almost 25 percent of all flood insurance claims come from areas with low-to-moderate flood risk. In low risk areas, policies can start as low as \$100.

Am I eligible for flood insurance? You can purchase flood insurance if your home or business is located in one of the more than 500 Wisconsin communities participating in the National Flood Insurance Program. In addition, homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance.

Can I get flood insurance if I'm renting a property?

If you live in a community that participates in the NFIP, you can get flood insurance to cover the contents of your home or business.

Who do I contact if I want to purchase a flood insurance policy?

The National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood insurance policies. You may also contact your insurance agent or company to find out more about federal flood insurance or find an agent serving your area.

The NFIP has also made available online a "One-Step Flood Risk Profile" that will let you determine your risk, estimate your premium and find an agent. **There is a 30-day waiting period from the time the policy is purchased to when it actually goes into effect. For information, visit www.floodsmart.gov or call 1-800-427-2419.**

Flooding & Flash Flooding Safety Tips ó *National Weather Service*

- Many floods occur along streams and rivers, and if the water table is running high, flooding can occur in low spots and basements of buildings completely outside of the river flood plain. You can determine your risk by knowing your proximity to the water.
- Urban areas have a risk for flash floods due to increased runoff from buildings, roads and parking lots. Low spots, such as underpasses and basements, can become death traps.
- Dam failures have played a deadly role in the history of flash flooding. Be aware of dams upstream from your location. Earthen dams and associated embankments are more easily compromised by heavy rainfall.
- If a flood warning is issued or flooding is observed, move to higher ground.
- When camping or hiking near a stream or river, listen to the latest weather forecasts and keep away from the water if thunderstorms are expected. Never try to walk or drive onto a river sandbar to observe water levels - unexpected rising water levels may trap you!
- Do not attempt to walk or drive through a flooded roadway or intersection. Only six inches of fast-flowing water can knock an adult off their feet. And it takes just two feet of moving water to float a vehicle. **Turn around, don't drown!**

