

HOME MATTERS: ARE YOU PREPARED FOR A FLOOD?



According to the Federal Emergency Management Agency, floods are one of the most common natural disasters in the United States. Even small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

What's more, it only takes an inch or two of water to cause major damage to your home. With this in mind, consider this guidance to ensure you, your family and your home are prepared for a flood.

When a Flood Watch Is Issued

- Move your furniture and valuables to higher floors or elevated areas within your home.
- Fill your car's gas tank, in case an evacuation notice is issued.

When a Flood Warning Is Issued

- Gather emergency supplies and fill bathtubs with clean water.
- Tune your radio to weather updates, disaster directions and signals.
- If you must evacuate, take only essential items with you.
- Move to higher ground—stay away from rivers, streams, creeks and storm drains.

After a Flood

- Throw away food that is not safe to eat and use bottled water until the local authorities have determined that tap water is safe to drink and to use for.
- Stay away from damaged buildings and structures.
- Do not touch fallen power lines.
- Do not turn on your power until a qualified electrician has determined that it is safe to do so.
- Wear protective clothing when handling hazardous materials or cleaning up mold.

Secure Proper Coverage

In addition to these preparation practices, consult your insurance agent to ensure your home will be adequately protected in the event that flood damage occurs. Keep in mind that standard homeowners insurance policies typically exclude flood-related losses. That being said, you may need to purchase additional, specialized coverage to protect against flood damage.