

HURRICANE FLOODS

Hurricanes are the greatest storms on earth. Most coastal damage caused by hurricanes is the result of flooding from giant waves driven by the hurricane winds. As a hurricane moves inland, its wind forces weaken rapidly, but inland flooding caused by hurricanes can be extensive. The tons of water the storm picked up over the ocean will be released as the storm moves inland. Both coastal and inland residents need to be aware of the damage that flooding can cause in the event of a hurricane.

Before the flood...

- Purchase flood insurance. Damage to home and its contents are **not covered** by homeowner's insurance. Even if flooding measures only one or two inches, it can mean ruined carpets, some furniture destruction, perhaps even the loss of a major appliance. And if the water did structural damage, the costs of repair and restoration could be a major financial setback. If your community has joined the National Flood Insurance Program (NFIP), you will be eligible to apply for flood insurance. The NFIP serves over two million policyholders in more than 18,000 communities across the country. In low to moderate risk areas, coverage is available for as little as \$80 per year. The Federal Emergency Management Agency (FEMA) administers NFIP. To find out more about flood insurance and whether your community is participating, ask any licensed property agent or insurance company.
- Make an itemized list of all personal property - your clothing, furnishings and valuables. This list will help prove your claims are valid. It is a good idea to take pictures of these items and of your home, both inside and out.
- Keep your policy and your list of personal property in a safe place. It is a good idea to send a copy of the list to an out-of-state friend. Know the name and address of the agents or broker who wrote your policy.
- Learn the safest routes from your home or place of business to high, safe ground, should a flood occur. Practice taking these routes.

During the Flood...

- Keep your battery operated radio tuned to a local station and follow all instructions. Keep calm, but if you are told to evacuate, do so immediately.
- Turn off all utilities at the main switch if evacuation is necessary - **BUT ONLY IF TIME PERMITS**. Do not touch any electrical equipment unless it is in a dry area or you are standing on a piece of dry wood with rubber footwear and gloves on.
- Open basement windows to equalize water pressure on the foundations and walls - **BUT ONLY IF TIME PERMITS**.

- Move all the valuables you can to a higher floor if there is one - BUT, AGAIN, ONLY IF TIME PERMITS.
- Avoid already flooded areas. Do not attempt to cross any stretch of floodwaters on foot if the water is above your knees.
- Do not drive where water is over roads. Under floodwaters, the road could already be washed away and rapidly rising water could lift the car and carry it away with you in it.
- Be extra careful if you have to evacuate in your car at night. In the dark, you cannot see the flood dangers. If, by mistake, you find yourself driving in water and the car stalls, get out of the car and climb to high ground immediately.
- If you are caught in the house by the suddenly rising floodwaters, move to the second floor and/or, if necessary, to the roof. Take warm clothing and a flashlight with you, as well as your battery-operated radio. Do not try to swim to safety. Wait for help. Rescue teams will be looking for you.

After the flood...

- Call your insurance agent or broker immediately if your home or business has been damaged by the flood. Those with the most serious damages will be handled first.
- Have handy your insurance policy and your list of possessions to simplify the adjuster's work. This will help settle your claim sooner.
- When it is safe to return to your home, before you enter the house, be sure that the structure is not in danger of collapsing.
- Open windows and doors to let air circulate, remove foul odors, and protect you from escaping gas.
- Take pictures of the damage both to the house and its contents.
- Do not strike a match or use a flame when you enter the house. Escaping gas could cause an explosion. Watch for live electrical wires. Be sure the electrical current is turned off, and do not attempt to turn on any electrically operated light or appliance until an electrician has checked your system.
- Begin clean up as soon as possible. Throw out any perishable foods- they may be contaminated. Hose down hard goods such as appliances and furniture, even if they are destroyed. Keep these for the adjuster's inspection.
- Pump out the basement if it is flooded, but do so gradually. Drain one-third of the waters each day, to minimize further structure damage.
- Make any temporary repairs necessary to stop further losses from the elements or from looting.

Floods cause more damage nationwide than any other natural disaster. Protect yourself and your family this hurricane season. Call your local insurance agent or broker now to ask about flood insurance.