



Preparing

for a

Flood

INTRODUCTION

Over the past 5 years, all 50 of our states have experienced flooding. A flood can be devastating and what some people don't even realize that you don't have to live near the water to become a victim of this devastation!

Factors such as changing weather patterns or land development can present previously unknown flooding risks for your neighborhood or city. Having flood insurance means that you can recover more quickly, with less financial suffering.

But don't just leave it at that. There is more that you can do to prepare for flooding, to help assure your safety and maybe even save your life!

BEING PREPARED BEFORE A FLOOD HAPPENS

Floods can happen anytime and anyplace and they can happen fast! If you don't already have a flood insurance policy, contact your independent insurance agent today, to see about setting one up. If you have purchased a policy, be sure to review your policy with your agent and ask questions, to make sure that you have the proper amount of coverage.

Keep your flood insurance policy and your insurance agent's contact information on hand, in the event that you'd need to file a claim.



Be sure to make a copy of all of your important documents (mortgage papers, deed, passport, bank information, etc.).

Keep copies in your home and store the originals in a secure place outside your home, such as a bank safe deposit box.

Take photos of your possessions, such as furniture, antiques and collectibles, musical instruments, electronic equipment,

etc. Keep a copy of these with your other important documents.

Save the receipts from expensive household items like appliances, electronic equipment, etc., as proof of their original cost. Make an itemized list of other possessions, such as clothing, books and small kitchen appliances. The more comprehensive your list is, the better off you'll be, should you ever need to file a claim.

HAVING AN EMERGENCY PLAN READY

Emergency plans are a critical part of any flood preparation program. You'll want to give your emergency contact information to a minimum of 3 people: your friend or family member, your employer and your insurance agent. Set aside an emergency kit with a flashlight, a battery-powered or hand crank radio, additional batteries, candles and waterproof matches.



You should also make every effort to keep a minimum of 3-day's supply of nonperishable food and bottled water on hand.

IF A FLOOD HAPPENS

If you have fallen victim to a flood, here are a few things that you can do to stay safe. The first thing is to obey all official instructions. You can monitor potential flood hazards on NOAA



Weather Radio All Hazards or on the Internet at NOAAwatch.gov/floods.php.

Next, refrain from walking through a flooded area. Just 6 inches of moving water can knock you off of your feet, having the potential to cause serious or even deadly injury.

Never drive through a flooded area. A car can be carried away by just 2 feet of water.

Keep away from any downed power lines or any other electrical wires.

Animals that have lost their homes during a flood may seek shelter in your home and aggressively defend themselves. So please be careful and exercise caution when attempting to help an animal that you do not know.

AFTER A FLOOD

Congratulations! You've done all of the right things and you made it through the flood! Now that it's over and the waters are starting to recede, there are some steps that you can take to aid in and help speed up the rebuilding process.

The very first thing that you'll want to do is to check for structural damage to your home, before entering. If you suspect damage to water, gas, electric or sewer lines, contact the authorities immediately.

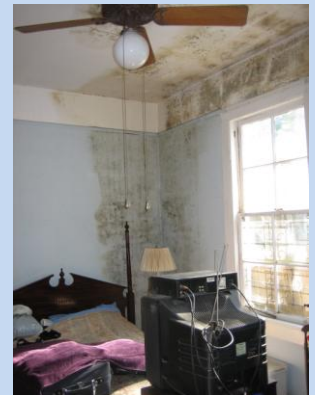
Remove wet contents like carpeting, furniture and bedding immediately, but keep swatches for the adjuster. This is important because mold can develop within 24 to 48 hours.

Use dehumidifiers and air-conditioners to dry out the building.

Photograph and list all damaged or lost items including their age and value, where possible.

Take photos of the water in the house. Your insurance adjuster will need evidence of any damage, to help prepare your repair estimate.

Plan before you repair. Contact your local building inspections, planning office, or clerk's office to get information on local building requirements.



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