

# TALKING ABOUT HURRICANES? TALK ABOUT FLOODS.

If you aren't talking about floods, you aren't telling the full hurricane story. With just 30 days until the beginning of hurricane season, now is the time to make sure your residents are prepared. Help others understand what flooding can do and how they can be ready.

## COUNTDOWN TALKING POINTS

### **Hurricane Season is Flood Season.**

- History has shown us that coastal residents are at serious risk during hurricane season. Storm surge caused by hurricanes and tropical storms can cause severe flooding in these areas.
- Residents living hundreds of miles from the coast are also at risk during hurricane season. As hurricanes and tropical storms move inland, torrential rains and high winds can cause disastrous inland flooding.
- Heavy rains brought about by hurricanes account for a majority of the flooding during hurricane season.
- Due to intense storm conditions, levees can breach or overtop during hurricane season, resulting in catastrophic floods for nearby land and properties.

### **Flooding can happen to anyone.**

- Flooding is the most common and costly natural disaster in the United States.
- Flash floods, inland flooding and seasonal storms are always possible and can bring floods to any region of the country.
- Residents in high-risk areas aren't the only ones vulnerable to flooding; about 25% of all flood insurance claims come from moderate-to-low risk areas.

### **Don't wait! You can't afford not to have flood insurance.**

- Homeowners insurance doesn't cover flood damage. Only flood insurance financially protects your home and your personal property from floods.
- Past hurricane seasons have shown that storms can form as early as the beginning of June and there is typically a 30-day wait for a flood insurance policy to take effect – so now is the time to get protected.
- Without flood insurance, you may have to absorb the financial losses on your own, potentially draining your savings.
- Disaster assistance is not always available and comes in the form of a loan that you must repay with interest, along with any existing home loan. Flood insurance offers dependable financial protection for your home and its contents without having to rely on disaster assistance or emergency funding.
- Just inches of water can cause thousands of dollars of damage to your home and repair and clean-up after a flood is time-consuming, difficult and expensive. Flood insurance provides a financial safety net that promotes a more speedy recovery.



## COUNTDOWN TALKING POINTS

### **Flood insurance is available and affordable.**

- You can purchase flood insurance as long as your community participates in the National Flood Insurance Program (NFIP).
- You are eligible for flood insurance regardless of whether or not your house has been flooded before, and you can purchase it even if your mortgage doesn't require it.
- Flood insurance provides structure and contents coverage and is more affordable than you may think. The average flood insurance policy costs around \$540 a year.
- If you live in a moderate-to-low risk area, you can purchase a Preferred Risk Policy (PRP) for as low as \$119 a year.

### **Do what counts NOW to decrease your risk.**

- Talk to your insurance agent now to find out more about flood insurance.
- Visit [FloodSmart.gov](http://FloodSmart.gov) to learn your flood risk, how to purchase a flood insurance policy and the benefits of protecting your property against flood.
- Visit [www.FLASH.org](http://www.FLASH.org) for ways to mitigate your home against flood damage.
- Conduct a household inventory, being sure to keep records of all major household items and valuables. For help, visit [www.knowyourstuff.org](http://www.knowyourstuff.org).
- Protect important documents by storing copies in a safe, dry place. Keep originals in a safe deposit box.
- Build an emergency supply kit that includes food, bottled water, first aid supplies, medicine, and a battery-operated radio. For help visit [www.ready.gov](http://www.ready.gov).
- Plan and practice a flood evacuation route and designate an out of state "family contact."

