



FEMA

W-10019

March 12, 2010

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM: *Edward L. Connor*
Edward L. Connor
Acting Federal Insurance and Mitigation Administrator

SUBJECT: National Flood Safety Awareness Week and Spring Flooding Outreach

Year in and year out, floods are the most common, costly and deadly severe weather related disaster in the U.S. This year, an unusually wet and snowy winter in many communities across the country will likely only increase the potential for large scale flooding as temperatures warm. Areas of the Midwest are at particular risk, and FEMA is closely monitoring communities around the Red River, Iowa River and Mississippi River.

To encourage residents to prepare for these risks, the NFIP will commemorate Flood Safety Awareness Week 2010 (March 15-19) by partnering with the National Oceanic and Atmospheric Association (NOAA) to raise awareness of flood risks throughout the Nation. Information on topics such as rainfall and weather patterns and historical flood events will be provided as part of this outreach project, and on March 18 NOAA will announce this year's official spring flood outlook.

To help individuals better understand flood risks in their communities and steps that can be taken to protect lives and property, FEMA and NOAA have created an interactive "flood impact map" that features localized, searchable data about the scope and severity of flood events in recent years. The map is available at www.floodsmart.gov/noaa, and the new web page also contains tips on what to do before, during and after a flood, and encourages flood insurance protection among other measures.

As part of this effort, the NFIP and its partners will approach consumer and trade media in select markets and national media to bring attention to the dangers and consequences of flooding. Local stakeholders, insurance agents, NFIP State Coordinators, Insurance Commissioners and others are also encouraged to promote this effort by highlighting regional and local flood dangers and forwarding educational materials to local residents and influencers.

I encourage you to join us in raising awareness of flood risks and ways homeowners can better protect themselves from the high costs of flooding. I have included further information and talking points that your agents can use in speaking with their customers about flood insurance. Please visit www.FloodSmart.gov for additional information about flood risks, flood insurance and Flood Safety Awareness Week.

If you have questions, please contact Mary Jo Vrem by electronic mail message at Maryjo.Vrem@dhs.gov.

Thank you for your continued support of the NFIP.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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AGENT TALKING POINTS

Flooding is a major concern in areas that saw a significant level of snowfall this winter.

- Melting snow can overwhelm local rivers and streams, stress levees, and increase the threat of flooding throughout the spring and summer.
- Just a few inches of water can cause tens of thousands of dollars in damage.

This is the time to consider your risk and purchase flood insurance.

- Most homeowners insurance does not cover floods.
- Only flood insurance financially protects your home and your personal property from floods.
- Flood insurance compensates policyholders for all covered losses. Unlike a disaster loan, there is no requirement to pay the money back.
- The average flood insurance premium is \$550 a year.
- Once purchased, there is usually a 30 day waiting period before the policy becomes effective.

You can purchase flood insurance regardless of what your flood risk is.

- You can purchase flood insurance as long as your community participates in the National Flood Insurance Program (NFIP).
- You are eligible for flood insurance even if your home has been flooded before, and you can purchase it even if your mortgage company doesn't require it.
- 25 percent of all claims come from moderate-to-low risk areas.

You may be eligible for a lower cost Preferred Risk Policy if you live in a moderate-to-low risk area.

- For just \$119 a year, you may be able to purchase a minimum of \$20,000 in building coverage and \$8,000 contents coverage for your home.
- Business owners can purchase \$50,000 in building coverage and \$50,000 in contents coverage (per building) for just \$550 per year.

Know what to do in response to a flood watch or flood warning in your community.

- In advance of a potential flood event, remember to:
 - Make a flood plan.
 - Plan evacuation routes.
 - Keep important paper in a safe, waterproof place.
 - Itemize and take photos of possessions.
 - Check for damage, including structural damage, before reentering your home.
 - Contact appropriate professionals immediately if you suspect damage to water, gas, electric or sewer lines.
- After a flood event, take these steps:
 - Call the agent who handles your flood insurance to file a claim. Have the necessary information ready when you contact him or her.
 - Work with the adjuster to calculate the damage in order to prepare an accurate estimate. Take photos of damaged personal property and any water in the house.
 - Make a list of damaged and lost items, noting their value when possible. If possible, have receipts for lost items ready for the adjuster. To prevent mold, remove wet contents immediately.
 - Gather documents such as photos, receipts and itemized lists that you made before the flood.
 - Obtain the free “Repairing Your Flooded Home” guide from the American Red Cross website. This guide will be useful as you reenter your home.
 - Contact FEMA Disaster Assistance by telephone at 1-800-621-3362. For general flood insurance questions call 1-800-427-4661.

TOP 10 THINGS TO KNOW ABOUT FLOOD INSURANCE

- 1. Flood insurance is available.** You can – and should – buy flood insurance. If you live in a participating National Flood Insurance Program (NFIP) community, (there are more than 20,600 nationwide) you can purchase flood insurance from your insurance agent. You can purchase a policy whether or not your property has flooded before. Renters, condominium owners, homeowners, and business owners are all eligible to purchase a policy.
- 2. Flood insurance is sometimes required, but it should always be considered.** Flooding can happen anywhere and at any time, caused by events such as heavy rains, melting snow, tropical storms and hurricanes, and failed protective structures such as levees and dams. Most individuals with a home in a high-risk area are required by law to carry flood insurance. But just because flood insurance is not required does not mean it is not needed. Even if your lender doesn't require you to carry it, you should ask your agent about flood insurance options to better protect your biggest investment. Without a flood insurance policy, your financial security is at risk.
- 3. Flood insurance is the most dependable resource to speed recovery.** Most homeowners insurance does not cover flooding losses. Only flood insurance covers damage from rising waters. Despite what many might think, Federal disaster assistance is not always available after a flood. Disaster assistance declarations are issued for fewer than half of the flooding events that occur. When such assistance is available, it usually comes in the form of a low-interest loan, which must be paid back with interest.
- 4. Flood insurance is affordable.** Rates are based on a variety of factors, such as the flood zone, date of construction, history of flood claims, elevation of the property, and home improvements made to mitigate future damage. The average flood insurance premium is around \$550 per year. If you live in an area of moderate-to-low flood risk, you may be eligible for a Preferred Risk Policy with rates as low as \$119 a year. National Flood Insurance Program rates are federally set and will not differ between one insurance company and another.
- 5. Flood insurance is available for buildings and contents.** Individuals typically choose to carry building coverage, contents coverage, or both. However, residents in a lower-risk area may be eligible for a Preferred Risk Policy, which covers both the structure and personal items for a lower cost than a standard policy. A complete summary of the type of buildings and contents covered by flood insurance is available on the FEMA website at <http://www.fema.gov/library/viewRecord.do?id=3011>.
- 6. Know your coverage limits, and be fully insured.** A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit is available for residential condominiums. The limit for contents

coverage on all residential buildings is \$100,000; contents coverage is also available to renters. Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents. Review your coverage limits to be sure your building, its contents, and any improvements made to your home are adequately insured.

7. **Know what the 100-year flood standard really means.** The government definition of a floodplain, or high-risk flood zone, is an area with at least a 1-in-100 or 1-percent chance of flooding in any given year. These 1-percent-annual-chance flood events are often called “100-year floods,” but that term can be misleading. The 100-year flood benchmark is a minimum standard used for insurance purposes. While major flood events are not common, they happen, have happened recently, and will happen again.
8. **Levee protection comes with risks.** Levees, dams, and other flood control structures are designed to protect against a certain level of flooding. In more serious flood events, levees can fail or be overtopped. As levees age, their level of protection can change. When levees are overtopped or fail, the flooding that follows can be catastrophic. Because of these unique risks, if you live near a levee or dam or in an area reliant on other flood control structures, purchasing flood insurance is highly recommended.
9. **What to expect when filing your claim.** After a flood event, call your agent or insurance company and ask when to expect an adjuster at your home. Be sure to call your insurance company again if an adjuster hasn’t been assigned within several days of the flooding. Before the adjuster arrives, separate damaged and undamaged items, take photos, make a list of damaged or lost items, and copy the damage estimates prepared by a contractor to give to the adjuster. Once a detailed Proof of Loss statement has been prepared and agreed upon, your claim can be submitted.
10. **Stay insured.** You can purchase flood insurance at any time. However, there is usually a 30-day waiting period before the policy becomes effective. If you already have a flood insurance policy, remember that your policy needs to be renewed each year.

For more information or for help in finding an agent, please visit the NFIP website, <http://www.FloodSmart.gov>.