

# Hints *For* Homeowners

## Protecting Your Property Against Flood Damage

(NAPSA)—Any time of year can be the right time to protect yourself, your family and your home from the damage a flood can cause. If you live in a high-risk area, it's a good idea to start by exploring safeguards and additional insurance.

According to a 2008 survey by the Insurance Information Institute, only 17 percent of Americans purchased flood insurance. On average, it can take up to 30 days for any flood policy to become effective, so considering this additional policy should be something every homeowner does prior to the summer months.

“Claims related to water are among the leading property damage losses in personal insurance,” said Jim Kane, HUB International Personal Insurance.

The federal government offers federally backed flood insurance under the National Flood Insurance Program (NFIP), making flood insurance an affordable policy—with flexible building and contents coverage options—in areas of varying risk.

Claims for flood insurance may be made any time there is flood damage to a covered structure, structural component, utilities, or contents covered by contents coverage.

It is important to work with the right insurance professional to assess specific needs and the right policy choice based on location, limits and several other factors.

To learn more, visit [www.hubinternational.com](http://www.hubinternational.com).



### Flood Safety Tips

In addition to added insurance, here are some simple steps you can take to increase safety.

- **Develop a family emergency plan.**  
Plan and practice a flood evacuation route with your family. Ask relatives to be an emergency family contact, and create an emergency safety kit.
- **Purchase or maintain a battery-operated radio for use during storms.**
- **Determine your flood risk by entering your address at [www.floodsmart.gov](http://www.floodsmart.gov).**
- **Continue regular upkeep of your home.** Check your sump pump monthly, clear debris from gutters, anchor any fuel tanks, and raise your electrical components above your home's projected flood elevation.
- **Keep a copy of important papers and an inventory of possessions (film, photos, videos) in a waterproof container or safe-deposit box in a secure place or off premises.**