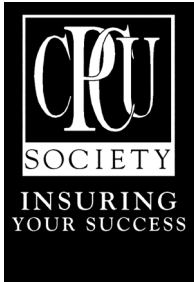


PROTECTING YOUR HOME

Water, Water Everywhere

(NAPSA)—Floods can happen without warning. Even if you don't live near a river, one heavy rainstorm can change everything. Floods can happen anywhere, according to the Federal Emergency Management Agency.

Floods occur whenever rain, melting snow or even a dam break produces more water than the land can readily absorb. Use the following tips from the CPCU Society to protect your family and belongings from floods:



- Keep an up-to-date home inventory and other important papers in a secure place. If you must evacuate, take these items with you.

Also, keep exact copies in a place away from home, such as a bank safety-deposit box.

- Utility services may be disrupted during floods. Stock non-perishable food that requires little or no cooking. Buy bottled water or prepare jugs for filling with water.

- Check portable radios and flashlights. Make sure you have new batteries on hand.

- Keep your car's gas tank filled. Also, keep oil and gas tanks for your home heating system filled. This will help keep them from coming loose and causing damage to the foundation.

- Leave immediately when authorities tell you to evacuate. Delay can trap you without an escape route. Because flooding changes the way areas and landmarks look, you can become disoriented easily.

- Do not walk or drive through flowing water. As little as six

inches of fast-moving water can knock down an adult.

- Be alert to downed electrical wires and gas leaks. Electricity travels through water, so report downed wires as soon as possible.

Standard homeowners insurance does not cover flood damage; however, special flood insurance covers this risk.



Before using electrical devices and heating and air-conditioning equipment, have a trained professional check them. The damage may not be obvious if the equipment was under water or exposed to moisture.

- Contact your insurance representative as soon as possible. Document the damage with photos. Keep evidence of damage and loss for the claims adjuster.

Standard homeowners insurance does not cover flood damage; however, special flood insurance covers this risk. Flood insurance pays for covered losses quickly. Government loans and grants may take some time and not cover what was lost. Your insurance agent can give you coverage information or a no-obligation quote.

Try to find an insurance agent that has the CPCU (chartered property casualty underwriter) designation. To find a CPCU, visit the Society's Web site at www.cpcusociety.org to access the Agent & Broker Locator—a database of CPCU Society members searchable by location or company. While on the site, take a minute to learn more about the CPCU designation and the Society. You can also call (800) 932-CPCU to learn more.