

PLANNING AHEAD

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Be Prepared For 2005 Hurricane Season

(NAPSA)—There's a lot homeowners, renters and business owners can do to prepare for hurricane season—and one of the most important steps is to consider flood insurance.

Insurance is an important consideration because this year's hurricane season is predicted to be similar to what the U.S. experienced in 2004, one of the costliest seasons on record.

Last year, the National Flood Insurance Program (NFIP) paid flood insurance policy holders nearly \$1.4 billion in claims for hurricane storm damage. States hardest hit included Florida, Pennsylvania, Alabama, West Virginia and Texas.

Although hurricanes Charley, Frances, Gaston, Ivan and Jeanne battered Florida and the Eastern Seaboard, property owners don't have to be located on the coast to experience devastating flooding as a result of hurricanes, tropical storms or intense rain.

According to David Maurstad, acting federal flood insurance administrator and acting director of the Federal Emergency Management Agency (FEMA) Mitigation Division, inland areas are at a high risk for flooding during hurricane season. The need for flood insurance applies to everyone, not just residents living near the Atlantic Ocean.

The NFIP offers the following suggestions to make your home or business flood smart:

- Know that a homeowner's policy doesn't cover you for flooding.



The need for flood insurance applies to everyone, not just people living near an ocean.

- There is a 30-day waiting period to get flood insurance. Learn your risk. The average cost of a flood insurance policy is \$400 a year.

- Call your agent to make sure your flood insurance policy is up to date.

- Make sure you know what your policy covers—the building, the contents, etc.

- To receive the maximum benefit, insure your home and its content to their full value.

- To learn more about your flooding risk and how to protect yourself, visit the NFIP Web site, www.floodsmart.gov or call 1-800-427-2419.

Under the National Flood Insurance Program, federally-backed flood insurance is available to homeowners, renters and business owners in communities that adopt and enforce floodplain management ordinances to reduce future flood losses by regulating new construction in high flood-risk areas. Currently, more than 4.4 million flood insurance policies are in approximately 20,000 participating communities nationwide, representing nearly \$637 billion worth of coverage.