

SAFETY SENSE

Prepare Now For Flooding

(NAPSA)—Rain. High tide. Snow melt. Levee failure. Floods happen, and they happen near rivers, on the coast, in deserts and on city streets. Although there's not a lot you can do to control the forces of nature, there are steps you can take to prepare for a flood—and protect your home or business from disaster.

- Check with a city or county building authority, your insurance agent or your mortgage lender to find out if your community participates in the National Flood Insurance Program (NFIP). If it does, you can protect your home and belongings with federally backed flood insurance.

- Consult the same sources to determine the flood risk to your home or business. Everyone is in a flood zone—the risk could be high or low. About 25 percent of all flood insurance claims come from low-risk areas, so don't assume that low risk means no risk.

- Become familiar with community disaster preparedness plans and create a family plan. Identify escape routes from your home and neighborhood, and designate an emergency meeting place for your family to gather if you become separated. Designate a contact person to communicate with concerned relatives.

- Put together an emergency kit that includes a three-day supply of drinking water and food that you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools; a flashlight; work gloves; emergency



When the tide is high, be sure your home is protected.

cooking equipment; battery-operated lanterns; fresh batteries for each piece of equipment; clothing; blankets; baby items; prescription medications; extra car and house keys; extra eyeglasses; credit cards and cash; and important documents, including insurance policies.

- If a flood threatens, stay tuned to weather and news reports and obey evacuation orders from local authorities.

Remember: homeowner's insurance policies do not cover damage caused by floods. The federal government created the National Flood Insurance Program to provide this coverage to property owners.

People whose communities participate in this federal program can purchase flood coverage from a licensed insurance agent. For more information about the NFIP, call 1-800-427-9662 or visit the NFIP Web site at www.floodalert.fema.gov.