

# Prepare Now For Flood Emergencies

(NAPSA)—Although the Atlantic hurricane season—which begins each year on June 1 and lasts through November 30—has caused a great number of devastating floods in the United States in past years, it's important to remember that rising water is not limited to coastal areas during summer and fall seasons. Floods, the No.1 U.S. natural disaster, can happen virtually anywhere at any time, even in regions completely isolated from major bodies of water.

In fact, 2008 marks the 15-year anniversary of the Great Midwest Floods of 1993, which destroyed more than 10,000 homes throughout nine states—North Dakota, South Dakota, Minnesota, Wisconsin, Illinois, Missouri, Kansas, Nebraska and Iowa—from April through October. When the waters finally receded, property damage totaled more than \$15 billion.

For many homeowners, it might be easy to dismiss the ever-present threat of floods—especially in areas that have not recently flooded. However, everyone is at risk for some flooding, and homeowners insurance typically does not cover flood losses—a common misconception among homeowners. Here are some basic steps everyone should take to prepare for the next flood. After all, the question isn't if a flood will occur, but when.

## Helpful Tips and Advice for Minimizing the Impact of a Flood Disaster

- Learn your flood risk. Go to [FloodSmart.gov](http://FloodSmart.gov) and enter your address at "What's Your Flood Risk." Insurance agents can also help check your risk.

- Find out about your community's emergency plans, evacuation routes and locations of emergency shelters. Plan and practice a flood evacuation route with your family.



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- Stock your home with supplies that may be needed during the emergency period, such as a three- to five-day supply of water and nonperishable food; nonelectric can opener; first-aid kit; battery-powered radio; flashlight; extra batteries, etc.

- Move important objects and papers to a safe place. Store your valuables where they're least likely to get damaged, such as a bank safe-deposit box or attic.

- Conduct a thorough home inventory. Making a detailed list of your belongings will help you file your flood insurance claim. For information, visit [www.knowyourstuff.org](http://www.knowyourstuff.org).

- Reduce your flood risk through home improvements. Visit [FloodSmart.gov](http://FloodSmart.gov) to learn about ways to lower your risk of sewer backup, electrical problems, basement flooding and other flood-related issues.

- Purchase a flood insurance policy. If you already have a flood policy, remember to renew each year before your coverage expires.

To learn more about the benefits of protecting your home and property against flooding, and how to purchase a flood insurance policy, visit [FloodSmart.gov](http://FloodSmart.gov) or dial (800) 427-2419.