

through them. If you can't see the ground or roadway in front of you, avoid crossing it since the road could have been washed away by the water's current.

- If, and only if, time permits, take the following home precautionary steps prior to evacuating a flood area:
 - ✓ Turn off all utilities at the main switches or valves and close the main gas valve. Do not touch any electrical equipment unless it is in a completely dry area.
 - ✓ Move valuables to upper floors.
 - ✓ Fill containers with water in case of contamination.
 - ✓ Board up windows or protect them with storm shutters.
 - ✓ Bring outdoor possessions inside or tie them down securely.
- If you are able to evacuate by car:
 - ✓ Stock car with necessities such as medical supplies, canned goods, water, blankets and dry clothing.
 - ✓ Keep the gas tank at least half full, since gas station pumps won't work without electricity.
 - ✓ Don't drive where the water is covering the road. This could indicate a potential road washout.
 - ✓ Abandon your car if it stalls out in a flooded area. Waters can rise rapidly and sweep the vehicle away.

AFTER A FLOOD

The hours immediately following a flood can be very confusing. When disaster strikes, local agencies join forces with the county emergency management agency (EMA) and county commissioners to meet the public's immediate emergency needs. If the commissioners declare a state of emergency, the county EMA may contact the Ohio EMA for assistance in coordinating plans and response activities. The Ohio EMA would request assistance from the Federal Emergency Management Agency, if warranted by the size of the disaster.

Trained experts and volunteers will be in the area within hours of the disaster. These individuals are trained in emergency response and are there to provide assistance.

CLEANING UP AFTERWARDS

- If you have any flood damage, immediately notify your insurance agent or company and follow their instructions.
- Prior to entering a building, check for structural damage.
- Turn off any outside gas lines and let the house air out prior to entering.
- Upon entering a building, use a battery-powered flashlight for your source of light. Do not use an open flame in case of a gas build-up.
- Watch for electrical shorts or live wires, and make certain the electric is turned off at the main switch.
- Cover broken windows and holes in the roof or walls to prevent additional damage.
- Begin immediate cleanup measures to prevent health hazards. List and photograph perishables before discarding.
- Refrigerators, sofas and other items should be hosed off and kept for the insurance adjuster's inspection. Take pictures of all damage.
- Shovel mud while it is moist to give walls and floors a chance to dry.
- Flooded basements should be drained as soon as possible. If water is pumped too quickly, structural damage could occur. After flood waters subside, drain the basement in stages, about 1/3 of the water volume each day.

● FOR MORE INFORMATION ●

OII offers free consumer brochures covering a variety of homeowners and auto insurance issues, consumer safety tips and insurance laws. Or visit our Web site for a variety of consumer related materials available for downloading at www.ohioinsurance.org.

Online version of **Flood Insurance** available at www.ohioinsurance.org/consumers/fact_pak.asp.



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• 172 E. State St., Suite 201 • Columbus, OH • 43215-4321 •
• 614.228.1593 •
e-mail: info@ohioinsurance.org
www.ohioinsurance.org

FLOOD INSURANCE



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Ohio has its share of flood disasters. In fact flooding is Ohio's most common natural disaster. The National Flood Insurance Program (NFIP) estimates that 90% of all natural disasters involve flooding. A home has a four times greater risk of flooding than burning during the course of a 30-year mortgage.

FLOOD FACTS

- Losses caused by flooding are typically not covered by homeowners, renters or condo insurance. Coverage is available through a separate flood insurance policy. The program is administered by the Department of Homeland Security's Federal Emergency Management Agency (FEMA).
- Flood coverage is available for any building located in a community that has qualified for the National Flood Insurance Program (NFIP). Buildings do not have to be located in a floodplain to be eligible for coverage.
- Most Ohio communities qualify for the NFIP. According to FEMA, about 280,000 structures are located in Ohio's mapped flood plain areas, with a value of \$11 billion. About 10% of these structures are protected by flood insurance. Ohio had 34,738 flood policies in force in 2003. The average Ohio flood insurance policy at year-end 2003 was \$536 for \$103,334 of coverage.
- Licensed property/casualty insurance agents or brokers can sell flood insurance. The NFIP's toll-free agent referral program is 800-427-4661 for those having difficulty finding coverage.
- Flood damage to vehicles is covered by auto insurance when comprehensive coverage is purchased.

ABOUT THE POLICY

- There is a 30-day waiting period before a new or modified flood insurance policy goes into effect, unless it is a condition for obtaining a mortgage.
- The standard flood insurance policy covers direct losses caused by a flood, less an insurance deductible (usually \$500 or \$1,000).
- Flood insurance protects against damages caused by surface flooding, with limited coverage in basements. It does not usually cover damages from sewer backup or sump pump failure. There may be certain conditions when coverage would apply.

- Two types of coverage are available: **structural coverage** for the walls, floors, insulation, furnace and items permanently attached to the insured structure and **contents coverage**. These are purchased separately and carry separate deductibles.
- Homes can be insured up to \$250,000; furnishings and contents coverage is available up to \$100,000. Commercial property limits are \$500,000 on the building and \$500,000 on contents.
- The policy offers limited coverage of basements (finished portions would not be covered). Unimproved structural parts such as walls, foundation and utility connections



FLOOD TERMINOLOGY

- **Flood:** A condition that occurs when water overflows the natural or artificial confines of a stream or body of water, or accumulates by drainage over low-lying areas.
- **General River Flooding:** Follows heavy rain, snow melt, or their combination. While river flooding typically occurs slowly, allowing more time to take protective measures, extreme flash flooding or a breakup of an ice jam along a river can produce more rapid river rises.
- **Urban and Small Stream Floods:** Occurs when heavy rain falls resulting in flooded streets, underpasses or drainage ditches in urban areas, and creeks in rural areas. Not usually life-threatening on its own, but can be if motorists drive through a flooded roadway or children play near a storm drain or drainage ditch.
- **Flash Floods:** Rapid and life threatening floods from heavy rains occurring in a short period of time, usually in hilly or mountainous areas, or produced by the failure of a dam.
- **Flood/Flash Flood Watch:** Usually issued for several hours indicating that conditions are favorable for possible flooding or flash flooding.
- **Flood/Flash Flood Warning:** Issued when flooding or flash flooding is imminent or occurring. This indicates a need to take protective measures.

are covered. Coverage usually applies to sump pumps, water tanks, furnaces, air conditioners and clean up as part of the structural coverage.

- To file a flood insurance claim, contact the insurance agent or company who sold you the policy.

BEFORE A FLOOD

Investigate your flood risk to determine the need for flood insurance. Discuss these coverage issues with your insurance agent or company representative.

Because homeowners insurance coverage varies by company, you might want to consider the addition of sewer and drain backup coverage to your existing policy. This is a common loss in Ohio caused by heavy rains. If not covered by your policy, this is often available as an endorsement. A deductible, similar to that of a standard homeowners policy, usually applies.

Complete an itemized inventory of your household furnishings and personal belongings. Photograph or videotape your rooms, making sure to keep copies of these records off-premises. This will prove invaluable in the event of a loss. Download an inventory guide from www.ohioinsurance.org/renters_insurance/images/inventory.pdf.

Establish the safest flood evacuation route from your home and place of business. Normally, evacuating to the closest, highest ground is best in a flood emergency.

If you live in an area that frequently floods, keep a supply of materials on hand to protect your property from damage. These include sandbags, plywood, plastic sheeting and lumber. Don't store valuables in basements. Use shelving units for storage, especially in water-prone basements.

DURING A FLOOD

- Family safety should be the primary concern. Since floodwaters can rise very quickly, be prepared to evacuate before water reaches your home.
- If caught in your house by sudden rising water, move to the second floor or, when necessary, to the roof. Take warm clothing, a flashlight and a portable radio if possible. Wait for help. Do not attempt to swim to safety.
- Flood waters can be deceptive. Avoid flooded areas if at all possible and don't attempt to walk or drive vehicles