

## Educate Yourself

After getting flood insurance, there are several things you can do to minimize losses in your home and ensure your family's safety.

### 1. Safeguard your possessions.

Create a personal flood file containing information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have:

- A copy of your insurance policies with your agents contact information.
- **Conduct a household inventory:** For insurance purposes, be sure to keep a written and visual (i.e., videotaped or photographed) record of all major household items and valuables, even those stored in basements, attics or garages. Create files that include serial numbers and store receipts for major appliances and electronics. Have jewelry and artwork appraised. These documents are critically important when filing insurance claims. For more information visit [www.knowyourstuff.org](http://www.knowyourstuff.org).
- Copies of all other critical documents, including finance records or receipts of major purchases.

### 2. Prepare your house.

- First make sure your sump pump is working and then install a battery-operated backup, in case of a power failure. Installing a water alarm will also let you know if water is accumulating in your basement.
- Clear debris from gutters and downspouts.
- Anchor any fuel tanks.
- Raise your electrical components (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.
- Move furniture, valuables, and important documents to a safe place.

### 3. Develop a family emergency plan.

- Create a safety kit with drinking water, canned food, first aid, blankets, a radio, and a flashlight.
- Post emergency telephone numbers by the phone and teach your children how to dial 911.
- Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to protect your pets.

For more information on emergency preparation, talk to your insurance agent or visit [Ready.gov](http://Ready.gov).

Stay Safe [During a Flood](#) >>

Learn your risk, and find an agent, by taking Your Risk Profile.

- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone. (For more information, [visit our Flood Zones FAQs.](#))
- Most homeowners insurance does not cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your mortgage lender requires you to have flood insurance. (To find your flood risk, fill out the Flood Risk Profile.)
- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).
- If you live in a moderate-to-low risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$129 a year, including coverage for your property's contents.
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. [Check the Community Status Book](#) to see if your community is already an NFIP partner.
- It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- In a high-risk area, your home is more than twice as likely to be damaged by flood than by fire.
- Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding.
- The average annual U.S. flood losses in the past 10 years (2001-2010) were more than \$2.7 billion.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium discount of up to 45%. [Read more about CRS Ratings.](#)
- Since 1978, the NFIP has paid over \$36.9 billion for flood insurance claims and related costs (as of 12/31/10).
- Over 5.5 million people currently hold flood insurance policies in more than 21,000 communities across the U.S.

For more policy and claim statistics, [visit the National Flood Insurance Program.](#)