

Insurance 101: Flood Awareness

While flood insurance typically covers the repair or replacement of the built structure of your home in the event of a flood, understanding the need to evacuate is critical to your safety. More than half of flood-related deaths happen when people drive vehicles into flood water. People who try walking into or near flood waters make up the second-highest percentage of flood-related deaths.

In addition to keeping your insurance information in a safe place, you should be aware of the differences between the National Weather Services issued advisories, watches, and warnings.

- **Flood Advisory** — Heavy rain is forecast to occur and may require additional action. Stay tuned to your local radio or tv station to stay informed.
- **Flood Watch** — A flood watch is issued when conditions are favorable for flooding. It doesn't mean flooding will occur, but you should be prepared. This has a higher likelihood of flooding than a flood advisory.
- **Flood Warning** — A flood warning is issued when a hazardous weather event that may cause a flood is imminent or underway.
- **Flash Flood Warning** — A flash flood is a sudden, intense flood that can take from minutes to hours to develop. A flash flood warning is issued when a flash flood is imminent or occurring.

What should I do in the event of a flood?

- **Have a plan.** Learn the evacuation routes in your community and designate a point of contact in another state in the event your family is separated. If you are staying in your home during a flood event, go to the highest level of your home. If you are outdoors, move to higher ground and take shelter, if necessary.
- **Prepare your home.** Move items you want to protect to a higher floor and prepare to turn off your electricity.
- **Store your insurance information in a safe place.** Regularly update your homeowners or renters insurance and maintain a home inventory to keep a record of your possessions. Also, keep track of records and receipts.
- **Keep insurance agent and company contact information handy.** In the event of a flood, make contact with your insurer as soon as possible when it's safe. Your policy may require you to notify the company within a certain time frame.
- **Take pictures of any property damage.** Try to prevent further damage by cleaning and drying wet items.
- **File a Claim.** Most insurance companies have a time requirement for reporting a claim, so contact your agent or company as soon as possible.
- **Beware of fraud.** Protect yourself by getting more than one bid from contractors and requesting references. Ask for proof of necessary licenses, building permits, insurance and bonding. Record the contractor's license plate and driver's license numbers and check for complaints with the Better Business Bureau (BBB).



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