

MULREADY SAYS **GET READY**

FLOOD EDITION

BEFORE THE FLOOD

GET READY! Flood damage is not covered by your standard homeowners insurance.

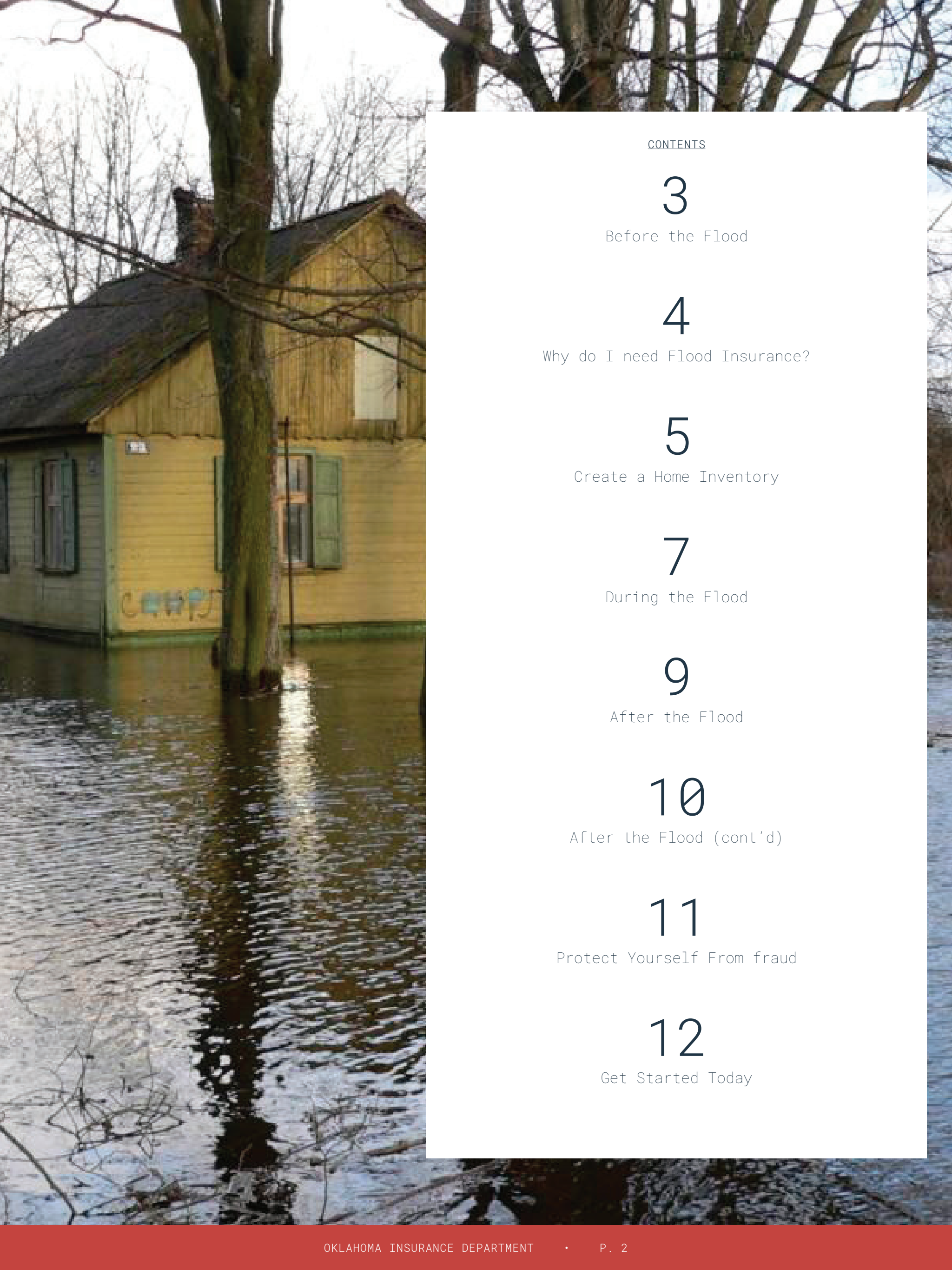
DURING THE FLOOD

Focus on keeping you and your family safe from extreme weather.

AFTER THE FLOOD

File your insurance claim quickly after the storm and secure your property.





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GET READY: BEFORE THE FLOOD

The top four disaster risks we face here in Oklahoma are tornadoes, hail, wildfires and floods. Yet, of those four risks, one is NOT covered by a standard homeowner's policy. **Flood protection requires additional insurance.** The best way to deal with the disaster is to GET READY before the warnings and evacuations are issued.

According to the Federal Emergency Management Agency (FEMA), floods – including flash floods and flooding from seasonal rains – occur in every region of the United States. In fact, 90% of all natural disasters in this country involve some type of flooding.

The bottom line: where it can rain, it can flood.

WHAT IS FLOOD INSURANCE?

Because most standard homeowners and renter's insurance policies don't cover flood-related losses, it's important to consider the coverage. Flood insurance is a separate policy you can purchase through an agent or insurer participating in the National Flood Insurance Program (NFIP), which FEMA manages.

Federal flood insurance is available where the local government has adopted adequate flood plain management regulations under the NFIP, and many communities participate in the program. If your

community doesn't participate in the NFIP, contact your licensed insurance agent to ask about private flood insurance. If your agent or insurer doesn't sell flood coverage, contact the NFIP Referral Call Center at 800-427-4661.

Flood insurance typically covers the building itself. Things that are permanently fastened to the home like light fixtures, carpet or flooring and cabinets are considered part of the building. For an additional premium, you can buy coverage for your contents. The NFIP provides coverage of up to \$250,000 for the structure of a home and up to \$100,000 for personal possessions.

Also, flood insurance doesn't go into effect immediately after you buy it. These policies have a 30-day waiting period unless a policy is bought at the same time as a newly purchased home. So, now is the time to consider adding flood coverage, not when there is a large storm on the horizon.



Why do I need flood insurance?

Resources on this page

[> FEMA Flood Map](#)

[> Flood FAQ](#)

A 2018 Insurance Information Institute poll found that only 15% of U.S. homeowners have flood insurance. This may be because of a common myth: you have to live in a flood zone to purchase this type of coverage. But that is not true. Anyone can buy flood insurance.

The [FEMA flood map](#) service allows you to determine your flood risk. Risk levels are divided into three categories:

- **HIGH-RISK AREAS** have at least a 1% chance of flooding each year. Homeowners in these areas with mortgages are required to buy flood insurance.
- **MODERATE- TO LOW-RISK AREAS** have less than a 1% chance of flooding each year, but there is still a possibility the area could flood. Flood coverage isn't usually required in these areas, but some mortgage lenders may require it.
- **UNDETERMINED RISK AREAS** are areas where flood-hazard analysis has yet to be conducted, but risk still exists.

It is important to note that approximately 20% of flood insurance claims come from outside of high-risk flood zones. Poor drainage systems, rapid accumulation of rainfall, snowmelt and broken water mains can all result in flooding. Properties on a hillside can be damaged by mudflow, a covered peril under the Standard Flood Insurance Policy. In high-risk areas, there is at least a one-in-four chance of flooding during a 30-year mortgage. For these reasons, flood insurance is required by law for buildings in high-risk flood areas as a condition of receiving a mortgage from a federally regulated or insured lender.

The main idea: Everyone lives in an area with some flood risk. The fact that a flood hasn't occurred within recorded history does not mean one hasn't happened in the past or that one will not happen in the future.

Finally, consider this: the damage a flood can cause can be devastating financially. According to FEMA, an inch of water in a home could cause more than \$25,000 in damages. Without flood coverage, recovery could be more costly than you can afford.

To learn more about flood insurance, check out these [FAQs](#).

Create a Home Inventory

To make the claims process easier, create a home inventory of your belongings. Include details about your possessions like brand name, price, purchase date, model, serial number and receipts, and then take photos. You can store this information in a smartphone app, on a thumb drive or on a piece of paper.

Home Inventory

[> Apple iTunes](#)

[> Android](#)

[> Checklist \(Print\)](#)

[Emergency Kit](#)

The National Association of Insurance Commissioners has a free smartphone app that will help you create a database of your possessions. The app is available for iPhone and Android. A simple-to-use, printable home inventory checklist is also available.

If you don't have time to create a full list of the items in your home, consider videotaping and/or taking photographs in every room. The more detail you include, the easier it will be for your insurer to evaluate your loss. When making your list, open drawers and closets, and don't forget to document what's in your attic, garage and storage buildings.

Finally, store electronic copies of your insurance policies with your home inventory and keep paper files in a safety deposit box. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

Collect the 24-hour contact information for your insurance agent and insurer. Make a list that includes your policy numbers, insurer and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or agent has an emergency information hotline. It is a good idea to store this information – and your home inventory – in a waterproof, fireproof box or safe. If you have a storm shelter or safe room, keep this information in there.





GET READY: DURING THE FLOOD

Just six inches of moving water can knock you down, and one foot of moving water can sweep your car away. That's why it's important to heed flood warnings and take them seriously. Don't wait until an evacuation is called, or worse, you're stuck in the house with floodwaters coming in.

Protecting Yourself, Your Family and Your Property

Having a plan in place will relieve the stress of the moment. Your plans may include the following:

- Build an emergency supply kit. Food, bottled water, first aid supplies, medicines and a battery-operated radio should be ready to go. Visit [ready.gov](https://www.ready.gov) for a complete disaster supply checklist.
- Decide where you will go if evacuated.
- Plan and practice a flood evacuation route. Ask someone out of state to be your "family contact" in an emergency, and make sure everyone knows the contact's address and phone number.
- Make a pet plan. Many shelters do not allow pets. Make plans now on what to do with your pets if you are required to evacuate your residence

There are also a few things you can do to prevent further loss if you know a flood is possible.

- Clear debris from gutters and downspouts.
- Anchor any fuel tanks.
- Move furniture, valuables and important documents to a safe place.
- Store copies of irreplaceable documents (such as birth certificates, passports, etc.) in a safe, dry place. Keep originals in a safe deposit box.

Once the flooding is happening, act quickly. Staying safe during the flood should be your number one priority.

- If told to evacuate, do so immediately. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.
- Listen to EAS, NOAA Weather Radio, or local alerting systems for current emergency information and instructions.
- Do not walk, swim or drive through flood waters.
- Stay off bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
- If trapped in a building, then go to its highest level. Do not climb into a closed attic. You may become trapped by rising floodwater. Go on the roof only if necessary. Once there, signal for help.

**THERE IS NO NAME OR DATE
ON THE NEXT DISASTER, SO
WE MUST BE READY.**



GET READY: AFTER THE FLOOD

The days following a natural disaster can be confusing and stressful, but there are certain steps you need to take to ensure you recover quickly.

STEP 1: STARTING YOUR CLAIM

Report your flood insurance claim as quickly as possible. Your policy might require that you make this notification within a certain time frame. Contact your agent or insurance company to start your claim and consider requesting an advance payment so you can start recovering quickly.

- > [Step-by-step disaster recovery guide](#)
- > [What is an Adjuster?](#)
- > [File a request for Assistance](#)

STEP 2: PREPARE FOR YOUR INSPECTION

Before entering your home, make sure it's safe to re-enter. Return home only when authorities say it is safe.

Some things to consider when you're returning to your house:

- Snakes and other animals may be in your house. Wear heavy gloves and boots during clean up.
- Be aware of the risk of electrocution. Do not touch electrical equipment if it is wet or if you are standing in water. If it is safe to do so, turn off the electricity to prevent electric shock.
- Avoid wading in floodwater, which can contain dangerous debris and be contaminated. Underground or downed power lines can also electrically charge the water.

Do not remove any debris or belongings until you document the damage. Take photos and video even if you plan to throw things away. After you've documented the damage, it is your responsibility to take reasonable steps to avoid further harm to your home or belongings. Make temporary repairs, such as covering a hole in your roof, or arrange for a qualified professional to do so. Don't make permanent repairs until your insurance company has sent an adjuster to inspect the property.

STEP 3: WORK WITH YOUR ADJUSTER

After you file your claim, your insurance company will send a claims adjuster to your home to assess the damage. The adjuster will walk through your home to see any damaged items or temporary repairs you made to make the home safe. They may also want to look at the outside of your home, your roof or your basement. *(cont'd)*

GET READY: AFTER THE FLOOD

STEP 4: DOCUMENT YOUR LOSS AND RECEIVE PAYMENT

Here are some things you can do to support the claims process so it goes smoothly:

- Speak with your agent about your insurance policy and what it covers.
- Provide the photos and videos of your flood loss to your adjuster. It can be helpful to organize these by room.
- Keep documents showing how you repaired or replaced flood damaged items, such as receipts, bank statements and contractor invoices. Provide these documents to your adjuster.

The adjuster will work with you to submit an estimate of your flood loss. Be sure you ask your insurance company about any important deadlines you need to meet. This will help ensure you receive a claim payment that reflects your flood loss, within your policy limits.

Keep in mind that the insurance claim process needs to be worked through step-by-step. Your insurance policy is a contract between you and your insurer. The contract contains the terms and conditions of coverage, and both you and your insurance company has legal rights and commitments to fulfill it. If you have questions about the process, call the Oklahoma Insurance Department's Consumer Assistance Division at 800-522-0071.

If you read your policy and feel like your

claim has not been handled properly, you can submit a [REQUEST FOR ASSISTANCE to the Oklahoma Insurance Department](#).

RECOVERING WITH NO FLOOD INSURANCE

Federal disaster assistance is only made available when there is a Presidential Disaster Declaration, and most flood events do not result in a declaration. Federal disaster aid typically comes in the form of low-interest disaster loans that must be repaid, along with whatever loan payment you may already have had for your property. Disaster assistance from FEMA and the U.S. Small Business Administration was not designed to restore your home to its pre-disaster condition or to replace most of your treasured household items.

On the other hand, flood insurance doesn't have to be paid back, and it is designed to restore your property to its pre-disaster condition.

VEHICLE DAMAGE AFTER A FLOOD

Floods do severe damage to the mechanics of a car, not to mention carry bacteria and disease. Many times the vehicle is a total loss. The only way to get compensated is by selecting COMPREHENSIVE coverage on your car insurance. Comprehensive coverage takes care of any damage not caused by an accident -- like theft, fires, vandalism -- and "acts of God," or weather damage.

In Oklahoma, this is not mandatory coverage. You must choose to have COMPREHENSIVE coverage.

PROTECT YOURSELF FROM FRAUD

Unfortunately, fraud after a disaster is common. Many times scammers from out of town will come to the area making promises of quick repairs with a low price tag. But if it's too good to be true, it usually is.

Here are some tips on hiring service providers after a disaster:

- Don't let anyone inspect your property without you watching. Some unscrupulous companies will cause damage to drive up the repair cost, and your insurance company will likely not cover the additional cost.
 - > [Better Business Bureau](#)
 - > [Report Fraud](#)
- Never pay the entire repair bill in advance. Pay in full only when the work is completed according to your agreement.
- Be suspicious of anyone who offers to get you more money for your insurance claim.
- Look for an established, licensed company and request references. Check for any complaints with the [Better Business Bureau](#).
- Ask to see certificates of insurance to be sure both liability and workers' compensation insurance coverage is carried and are in force during the time the repair work is being done.
- Insist on a detailed, written estimate clearly stating the quantity of materials needed (labor charges, work specifications) which include approximate starting and completion dates, payment procedures and that any necessary building permits are secured. Some scammers will trick you into signing a contract by saying it's an estimate. **A signature is not required to receive an estimate.**
- Carefully review and understand any warranty and watch for conditions that would void it.
- Use caution and ask questions before accepting a bid substantially lower than other bids covering the same repair work.
- Avoid high pressure sales tactics

The Oklahoma Insurance Department's Anti-Fraud Unit works in all 77 counties in Oklahoma. If you suspect insurance fraud, [report it](#).



GET READY: **START TODAY**

Recovery from a flood can be a difficult road. But when you GET READY, the easier and faster the process can be. If you need help with an insurance-related issue or have questions about this eBook, call the Oklahoma Insurance Department at 800-522-0071.

About the Oklahoma Insurance Department

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.