

DISASTER PREP GUIDE

FLOODS



FLOODS are the

#1 natural disaster in the U.S. and frequency is on the rise.¹

Recent floods were most prevalent in the **Midwest AND Northeast**, but flooding occurs in **EVERY STATE**.²

Flooding occurs year-round.

Coastal areas are at greater flood risk during hurricane season. **THE MIDWEST IS MORE AT RISK** during the spring and summer months.³

BEFORE

- **Have a plan.** Learn your community's evacuation routes. If possible, designate a point of contact out of state in case your family is separated during a flood.
- **Prepare your home.** Move items you want to protect to a higher floor. Be prepared to turn off electrical power. Keep emergency kits in your home and car.
- **Store insurance info safely.** Make regular updates to your homeowners or renters insurance policy and home inventory. Store both in a secure place, such as a waterproof safe, a safe deposit box or online. Keep contact information for your insurance agent and insurance company on hand.

DURING

- **Tune in.** Check local radio, TV or online sites for emergency information. Follow the directions of emergency authorities.
- **Take shelter.** Depart danger areas early to avoid travel delays. Follow recommended evacuation routes to avoid closed roads. Do not attempt to drive -through floodwater.
- **Protect yourself.** If at home, go to the highest level of the building possible. If outdoors, move to higher ground.

AFTER

- **Be cautious.** There may be foundational damage in buildings. If outside, stay away from moving water. Use local alerts, radios and other sources — such as apps from the [Federal Emergency Management Agency](#) or the [American Red Cross](#) — for timely information.
- **Stay informed.** Call your insurance agent or insurer's claims hotline as soon as it is safe. Your policy might require that you make the notification within a certain time frame.
- **Photograph property damage.** Home repair fraud is common after a major weather event. Be wary of aggressive contractors or demands for up-front repair payment. If you have concerns, contact your state insurance department.



For tips to protect your home before a flood hits, visit [InsureOnline.org](https://www.insureonline.org).

1 - <https://www.fema.gov/media-library/assets/images/112635>

2 - <http://www.nssl.noaa.gov/education/svrwx101/floods/>

3 - https://community.fema.gov/hazard/flood-en_us/be-smart?lang=en_US