



FLOOD INSURANCE

- ◆ Flooding, especially in Hampton Roads, can occur any time of the year, not just during hurricane season. Over 90% of all natural disasters in the United States involve flooding.
- ◆ Basic homeowner's policies do not cover flooding. Flood insurance covers damage to your home and possessions from rising water and mudflow. You should also check your homeowner's policy to make sure you know what kind of other water damage will be covered. Do not be afraid to ask your agent specific questions.
- ◆ Renters should consider purchasing flood insurance in addition to renters insurance, to protect personal possessions.
- ◆ You don't need to negotiate price because premiums for flood insurance are set by the U.S. Government. Flood insurance will pay a claim for damage even if a federal disaster area is not declared.
- ◆ In Hampton Roads, many Emergency Management officials recommend that you purchase flood insurance even if you are not in a designated flood plain. Because of the close proximity of so many homes to many coastal areas, there is a greater likelihood of storm surges and heavy flooding.
- ◆ The cost of flood insurance depends upon the location of your home. The maximum amount of coverage available from a National Flood Insurance Program policy is \$250,000.
- ◆ All of the emergency services offices in Hampton Roads have maps of flood plains available so that you can check to see how vulnerable your home might be.
- ◆ Even though the U.S. Government regulates the price, they do not sell flood insurance. It must be purchased through an authorized agent.
- ◆ Don't wait until the last minute to buy flood insurance. The policy must be in place at least 30 days before the coverage is viable and a claim can be filed.
- ◆ When filing a claim you will need lots of documentation since insurance will usually only pay for damage from rising water and mudflow and not damage caused by blowing rain. This can be hard to determine after a hurricane.
- ◆ Photograph your home and your possessions before the storm, and then if possible take pictures while the water is rising. If you have to evacuate, take more pictures as soon as you return before anything is moved or altered.



PROTECTING YOUR PROPERTY

INSURANCE POLICIES

A good homeowner's (or renter's) insurance policy is critical to recovering from a severe hurricane. Discuss the following with your insurance representative:

- ◆ Valuation of land and structure. Ask about policy and exclusions.
- ◆ Valuation on home contents. Prepare a complete home inventory. Take photos or video where possible. Store the information at the office or in a safe deposit box.
- ◆ Ask if your policy covers the value (replacement cost less depreciation) or replacement cost.
- ◆ Is it worth picking up riders on special items?
- ◆ Do you need flood insurance? Even if you do not live in a designated flood zone, inquire about flood insurance.
- ◆ Do you require a windstorm insurance policy?
- ◆ Does your policy cover relocation costs?
- ◆ Does your policy cover tree removal if the trees have not hit or damaged your home?

AFTER A HURRICANE

- ◆ Take photos of damaged areas and possessions.
- ◆ Make temporary repairs to protect your home or property from further damage or theft. Cover the holes in the roof or walls with plywood and use heavy-duty plastic to cover broken windows.
- ◆ If you can't make repairs yourself, check the contractor's references with your insurance agent, Chamber of Commerce or Better Business Bureau.
- ◆ Get an estimate first and discuss payment terms. Be sure to receive a receipt for the labor and materials. Your insurance company may require you to get least three estimates from different contractors.
- ◆ Keep records, bills and paid invoices until your insurance representative visits.
- ◆ If damage is of sufficient magnitude and severity, federal disaster assistance may be available.
- ◆ Stay tuned to 13NEWS or visit WVEC.COM for updates and instructions.

FILING A CLAIM

- ◆ Notify your agent as soon as possible. Give an address and phone number where you can be reached if you have vacated your home.
- ◆ Present your photos and inventory to help your adjuster assess the damage.
- ◆ Be patient. Cases are expedited based on severity or hardship.