

Flood Insurance



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People have said it couldn't happen to them. People have said it wouldn't happen in their area.

But it can and it does. And when a flood occurs in the community, anyone can suffer the devastation of a loss — lost property, lost irreplaceable items and, unfortunately, sometimes lost lives.

Flood survival tips:

Remember that your dwelling, furnishings and possessions can be covered by flood insurance, but your life can never be replaced. Take into consideration these safety tips if your community is subject to flooding:

- Never enter buildings surrounded by flood waters.
- Stay away from downed power and electrical wires.
- Watch out for snakes and small animals that may seek shelter in your home.
- Clean your home. Throw out any foods that may have come in contact with flood waters, even canned goods.
- Have damaged septic tanks, cesspools, pits and leaching systems serviced as soon as possible.
- Until local authorities proclaim your water is safe, boil water for drinking and food preparation.
- Take necessary measures to protect and dry out your home. You might cut out wet drywall, pull up wet carpeting, remove wet carpet padding and pull off wet baseboards.
- Document your time and record any expenses you incur protecting your property after a loss. Also document discarded items by saving receipts, taking photos and by compiling a room-

by-room inventory of missing or damaged goods.

Protect your home:

Many times, protecting your valuables and other possessions against flood may be overlooked because most homeowners' policies do not cover loss caused by floods.

Flood insurance can be purchased from the National Flood Insurance Program (NFIP), which is administered by the Federal Insurance Administration (FIA), a branch of the Federal Emergency Management Agency (FEMA). You should talk to your insurance agent to see if he or she can sell and service flood insurance through the NFIP in your community.

A flood insurance policy usually takes 30 days to go into effect, so don't wait until a flood is imminent before purchasing your policy.

A flood can happen in any community so it is important to have flood insurance and know how to stay safe during a flood.



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