

FLOOD WATERS



The Awesome Power of Mother Nature

FLOOD FACTS:

- The term “100 year flood plain” doesn’t mean the designated area will flood once every 100 years. Rather, it means the location has a 1% chance of flooding during any given year.
- Over 25% of all flood claims come from locations identified as low flood risk areas.
- Just six inches of moving water can knock down most adults.
- Just two feet of moving water can carry away most cars.
- Nearly half of the flood fatalities are auto related.

TERMS TO KNOW:

- **Flood/Flash Flood Watch**

Heavy rains may cause flooding/flash flooding within the designated watch area. Be alert.

- **Flood/Flash Flood Warning**

Flooding/flash flooding is imminent or already occurring. Take precautions at once. Get to higher ground.

- **Urban and Small Stream Advisory**

Flooding of small streams, streets, and low-lying areas such as railroad underpasses and urban storm drains, is already occurring.

BEFORE THE FLOOD OCCURS:

- Learn flood terms and be familiar with your community’s alert system.
- Consider the flood risks that accompany your locale. Are there nearby rivers or streams that flood easily? Do you live in a designated flood plain?
- Encourage your community to participate in the National Flood Insurance Program.
- Buy flood insurance from your local homeowners insurance agent. Flood damage isn’t covered by home-owners

insurance policies. Flood insurance is available to both homeowners and renters provided they live in NFIP participating communities. Insurance is preferable to federal disaster aid because it doesn’t require a Presidential declaration for claim payment, and it’s not a loan to be repaid.

- Make a detailed household inventory and store it in a safety deposit box off-premises.
- Prepare an emergency supply kit. Include first aid supplies, a battery-powered portable radio, nonperishable food, a non-electric can opener, bottled water and flashlights.
- Keep your vehicle full of fuel during a flood emergency. You may need to leave quickly if conditions worsen.

DURING A FLOOD INCIDENT:

- Stay tuned to your local weather radio, commercial radio, or television station for condition updates and instructions.
- Leave immediately if you’re advised to evacuate. Rising flood waters often damage bridges and roadways, so stay on the recommended route.

- Don't attempt to cross a flowing stream or roadway!
- If it's too late to turn around and your vehicle stalls in an area surrounded by water, get out immediately. Go to higher ground.
- If there's advance warning, move furniture and valuables to upper levels of your home. It's also a good idea to board windows at the ground level and turn off utilities.
- Don't allow children to play around storm drains, viaducts, or areas of high water.

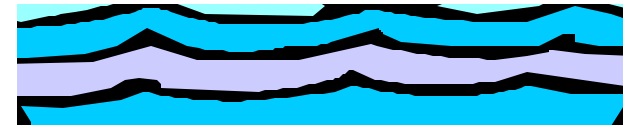
AFTER THE FLOOD:

- Stay away from the affected area. Sightseers hamper rescue and disaster relief operations.
- Affected residents should listen to local authorities for information on road conditions, clean-up instructions, and federal financial assistance eligibility.
- If you have flood insurance, report the damage to your insurance agent or company as soon as possible. A claim number and claim adjuster will be assigned to the loss. Complete a loss report providing photos of the damage and a copy of your household inventory. The

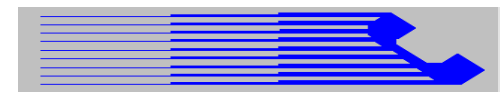
adjuster will review the damages, and prepare a claim estimate. Request a copy.

- Check buildings closely for structural damage. Inspect the foundation for cracks. Turn off outside gas lines and electricity. There may be explosive gases trapped inside the building, so examine the interior using a flashlight.
- Look for fire hazards. Report downed utility lines to appropriate authorities.
- Electrical appliances should be dried and thoroughly checked before using them.
- Make temporary building repairs to prevent further damage. Keep the receipts if you have flood insurance as these costs are reimbursable.
- Remove water and clean your flooded basement as soon as possible. Drain the basement in stages, removing 1/3 of the volume each day. Removing it too quickly could cause structural damage to the basement walls.
- Shovel out the mud while it's still moist. Clean heating and plumbing systems too.
- All food that contacted flood water is contaminated and must be thrown out - even canned goods.
- Boil drinking water. Wells should be pumped out and then retested for purity.

- Hire a licensed contractor familiar with local building codes and permits to make repairs. Don't begin repairs without a clearly written work contract.



This information is provided by the Illinois Insurance Hotline, an industry-sponsored consumer resource. Consultants are available to answer general insurance questions between 9:00 a.m. and 4:00 p.m. Monday through Friday.



**Call the Illinois Insurance Hotline.
1-800-444-3338
We're here to help!**

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