

Four steps for safely weathering a storm

According to Insurance Business America, 98 percent of U.S. counties have experienced some flooding in the past decade, yet the take-up rate for flood insurance remains low. The takeaway – everyone is at risk of a flood. A disaster is more likely to escalate when you are not prepared, so keep these flood preparation basics in mind to help mitigate your exposure, respond better and recover faster in the event of a flood.

1 Understand your risk:

Take the time to research and understand to the fullest extent possible your true flood risk. This includes walking around the inside and outside of your home to evaluate potential opportunities for flood waters to enter and wreak havoc.

2 Make an inventory of your possessions:

As you're walking around the inside and outside of your home, evaluating each possible point of risk, be sure to make a list of what you own and want to protect. This list should include details as specific as model and serial numbers. This makes filing potential claims for your damaged possessions easier on you and your insurance provider.

3 Know how to shut off your utilities:

Would you know how to turn off your water in the case of an emergency? How about your gas? And electric? It's crucial that in a state of emergency you're able to stay calm, act efficiently and effectively and immediately shut off your utilities.

4 Have an emergency plan and practice it:

Having an emergency plan prepared for a flood is crucial to staying safe. And practice makes perfect. Include whoever is exposed to the risk in the emergency plan and drills – down to a beloved pet.