

# Are You 'FLOOD READY'?



Don't wait until disaster strikes.  
Take an active role in your flood safety.



According to the Federal Emergency Management Agency (FEMA), floods can happen anywhere; just **one inch of floodwater can cause up to \$25,000 in damage**. The trouble is **standard homeowners insurance does not cover flood damage**.<sup>1</sup>

A disaster is more likely to escalate when you're not prepared. Following these practical steps—before, during, and after a flood—can help you reduce your exposure, respond more effectively, and recover faster from a flooding event.

## ✓ BEFORE A FLOOD

- Obtain flood insurance or review current policy coverage limits.
- Store important documents – Create a waterproof emergency packet to store in a safe and easily accessible place; save a digital backup of important documents.
- Raise or anchor utilities
- Move/elevate your furniture and valuables.
- Waterproof your basement.

## ✓ DURING A FLOOD

- Be aware that flash flooding happens in minutes. Stay alert to your surroundings, “Turn around, don't drown.”
- Monitor the local news and weather reports; sign up for emergency alerts.
- Have a communication plan ready in the event of a power outage.
- Know how to reach local and federal agencies/ city officials.

## ✓ AFTER A FLOOD

- Check for structural damage before re-entering your home to avoid being trapped in a building collapse.<sup>2</sup>
- Keep power off until an electrician has inspected your system for safety.<sup>2</sup>
- Turn off the gas. Be alert for gas leaks.<sup>2</sup>

## NOW WHAT?

### 💧 Already have an Aon Edge flood insurance policy?

Good move. If you notice damage to your home post-flooding event, contact your insurance agent and/or the appropriate claims handling team to start the **claims process**.

### 💧 Don't have flood insurance? The burden is on you, and you will need to come up with a plan to rebuild your home including:

- **Applying for Federal Disaster Assistance:** be advised most types of federal disaster assistance require a presidential disaster declaration and come in the form of low-interest disaster loans that must be repaid—with interest!
- **Applying for a Physical Disaster Loan from the SBA:** [sba.gov/funding-programs/disaster-assistance/physical-damage-loans](https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans)



For more information on preparations that you can employ before, during and after a flood visit <https://www.ready.gov/floods>



Contact your insurance agent to ask about your flood insurance options. Inquire about Private Flood Insurance, as coverage limits are often higher than the National Flood Insurance Program.

Get started today. By taking these essential steps now you can help you, your loved ones and your valuables be **FLOOD READY!**



<sup>1</sup><https://www.fema.gov/flood-insurance>

<sup>2</sup>[https://www.fema.gov/sites/default/files/2020-06/Flood\\_FIMA\\_Fact\\_Sheet\\_advice\\_salvaging.pdf](https://www.fema.gov/sites/default/files/2020-06/Flood_FIMA_Fact_Sheet_advice_salvaging.pdf) I-14379-0322