

NEWS



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FLOOD ALERT

FOR REPORTERS AND EDITORS

Right now, you are covering pending disaster along the Mississippi River. Thousands of families in the Midwest are on the verge of flooding and financial ruin. Tragically, many of those are not covered by National Flood Insurance, the only insurance that covers flood losses. While you are reporting on the disasters in your area, it is crucial to consider the following facts:

- ❑ Homeowner's insurance doesn't cover flood damage
- ❑ Disaster assistance is available only when the President issues a disaster declaration
- ❑ Average *annual* flood insurance premium is nearly the same as the *monthly* premium for a disaster home loan
- ❑ You can purchase flood insurance from your local insurance agent or company

Fortunately, some of your audience have prepared for floods by purchasing National Flood Insurance. For those people the following information may be helpful. For those who do not have flood insurance, they need to hear this message to prevent future financial ruin.

- **Step 1: Call Your Agent** Contact your insurance agent as soon as possible and let them know that your property has been damaged.
- **Step 2: Photograph the Damage** Once it is safe to return, photograph all damaged items.
- **Step 3: List Your Damages** List all damaged property. Don't throw away your ruined possessions before discussing with your insurance agent.

How long will it take for your claim to be settled?

Most claims are paid within 60 days of the date they are filed. Advance and partial payments are distributed even faster. However, each claim is different and some claims take longer to process. The National Flood Insurance Program strives to pay losses within 60 days of the date the claim is filed.

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What if you don't have flood insurance?

While your clothes are still soggy and your house wet, there is no better time to call your insurance agent to purchase a flood insurance policy. The policy you purchase today will insure your home the next time the Mississippi rises.

For further information about the National Flood Insurance Program, contact your insurance company or agent, or call the NFIP at 1-888-275-6347.

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