

MISSISSIPPI EMERGENCY MANAGEMENT AGENCY

NEWS



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FOR IMMEDIATE RELEASE

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SUBJECT: – FLOOD INSURANCE IS YOUR BEST PROTECTION

(Jackson) - **Who needs flood insurance? *Everyone.*** Unfortunately, many homeowners, business owners, and renters discover after they have been flooded that their insurance policies do not cover flood damages. Flood insurance is available to protect homes, condominiums, apartments, and nonresidential buildings. Every structure within the state is either in a high-risk area, a moderate-risk area, or a low-risk area for flooding. Approximately 25% of all flood damages occur outside of the mapped floodplain.

Any homeowner, business owner, or renter can buy flood insurance if their community belongs to the National Flood Insurance Program (NFIP). You can buy flood insurance no matter what your flood risk is and it cannot be denied because of the number of times your property has flooded. Insurance can be purchased directly from the NFIP or through a local insurance agent, however, **there is a 30-day waiting period for a policy to take effect.** Relying on possible Federal disaster assistance is not the answer for flood damage. Quite often federal assistance comes in the form of a loan, which must be repaid, with interest.

With the flash flooding that occurred on Sunday, August 12, 2001, the citizens of Mississippi are urged to purchase flood insurance as soon as possible. To purchase a policy, call your insurance agent. You may also call the NFIP's toll free number to obtain the name of an agent within your area. That number is 1-888-FLOOD29 or 1-888-356-6329.

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