

One of the most important things that you can do before a flood for the financial protection of your home and family is to purchase a flood insurance policy.

You can obtain a flood insurance policy through your insurance company or agent. Flood insurance is guaranteed through the National Flood Insurance Program (NFIP), administered by the Federal Emergency Management Agency.

YOUR HOMEOWNERS INSURANCE DOES NOT COVER FLOOD DAMAGE. Don't wait until a flood is coming to purchase a policy. It normally takes 30 days after purchase for a flood insurance policy to go into effect.



For more information about the NFIP and flood insurance, call
1-800-427-4661,
or contact your insurance company or agent.

For an agent referral, call
1-888-435-6637
TDD 1-800-427-5593

<http://www.fema.gov/nfip>

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National Flood Insurance Program
Coping With a Flood—Before, During, and After



FEMA

Coping With a Flood - Before, During and After

Nobody can stop a flood. But if you are faced with one, there are actions you can take to protect your family and keep your property losses to a minimum. The most important thing is to make sure your family is safe.

BEFORE A FLOOD:

- Keep a battery-powered radio tuned to a local station, and follow emergency instructions.
- If the waters start to rise inside your house before you have evacuated, retreat to the second floor, the attic and, if necessary, the roof. Take dry clothing, a flashlight, and a portable radio with you. Then, wait for help. Don't try to swim to safety; wait for rescuers to come to you.

If time permits, here are other steps that you can take before the flood waters come.

- Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary.
- Move valuables such as papers, furs, jewelry, and clothing to upper floors or higher elevations.
- Fill bathtubs, sinks, and plastic soda bottles with clean water. Sanitize the sinks and tubs first by using bleach. Rinse, then fill with clean water.
- Bring outdoor possessions such as lawn furniture, grills, and trash cans inside, or tie them down securely.

ONCE THE FLOOD ARRIVES:

- Do not drive through a flooded area. If you come upon a flooded road, turn around and go the other way. More people drown in their cars than anywhere else.
- Do not walk through flooded areas. As little as six inches of moving water can knock you off your feet.
- Stay away from downed power lines and electrical wires. Electrocutation is another major cause of deaths in floods. Electrical currents pass easily through water.
- Look out for animals—especially snakes. Animals lose their homes in floods too. They may seek shelter in yours.

AFTER THE FLOOD:

- If your home, apartment, or business has suffered damage, call the insurance company or agent who handles your flood insurance policy right away to file a claim.
- Before entering a building, check for structural damage. Don't go in if there is any chance of the building collapsing.

- Upon entering a building do not use matches, cigarette lighters, or any other open flames, since gas may be trapped inside. Instead use a flashlight to light your way.
- Keep electricity off until an electrician has inspected your system for safety.
- Flood waters pick up sewage and chemicals from roads, farms, and factories. If your home has been flooded, protect your family's health by cleaning up your house right away. Throw out foods and medicines that may have come in contact with flood waters.
- Until local authorities proclaim your water to be safe, boil water for drinking and food preparation vigorously for five minutes before using.
- Be careful walking around. After a flood, steps and floors are usually slippery with mud and covered with debris, including nails and broken glass.
- Take steps to reduce your risks of future floods. Make sure to follow local building codes and ordinances when rebuilding, and use flood-resistant materials and techniques to protect yourself and your property from future flood damage.