



North Carolina Department of
Crime Control & Public Safety



FEMA

News Release

May 30, 2011
NC-1969 - NR-059
FEMA Media Contact: 919-779-8371
State Media Contact: 919-715-3747

ARE YOU FLOOD SMART?

RALEIGH, N.C. - You can drown in facts about flooding.

- Floods are the nation's No. 1 natural disaster.
- Floods and flash floods happen in all 50 states.
- The average annual U.S. flood losses (2001-2010) topped \$2.7 billion.
- A car can easily be carried away by just two feet of water.
- Floods can ruin property and damage lives even when a disaster is not declared.

As tornado season continues and hurricane season is about to begin, you need to check your insurance coverage because most homeowner policies **do not** cover flood damage and it usually takes 30 days after purchase for a flood insurance policy to take effect.

The federally backed National Flood Insurance Program (NFIP) **does** cover flood damage for homeowners, renters and business owners. This protection is available to anyone in a community that participates in the NFIP.

Flooding has been part of several disasters in North Carolina, including the April 16 storms and tornadoes and last October's disaster declared after Tropical Storm Nicole. Bertie, Craven, Hertford, Pitt and Tyrrell counties suffered in the fall as well as this spring.

North Carolina has approximately 136,000 flood insurance policies in force providing more than \$31 billion in coverage, according to figures as current as last summer. Nationally, more than 5.5 million people hold flood insurance policies in more than 21,000 communities. Since 1978, the NFIP has paid more than \$36.9 billion for flood insurance claims and related costs.

To find out if your community participates in the National Flood Insurance Program, go to www.floodsmart.gov. There you can find out the flood risk where you live by simply typing in your address. You will also find names of insurance agents where you live who can answer your questions and educate you about flood insurance. A wealth of flood facts and protection tips are available at the easy-to-navigate floodsmart website.

(MORE)

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In a moderate to low risk area, premiums can be as low as \$120 annually which would include coverage of your structure and the contents. You can insure your home with NFIP flood insurance up to \$250,000 for the building and \$100,000 for its contents.

For more information about this disaster, go to www.nccrimecontrol.org and click on the red “April Tornadoes” tab. More information is also available at www.fema.gov.

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.