

HINTS FOR HOMEOWNERS

Hurricanes Cause Devastation Far From Coastal Areas

(NAPS)—Being aware of how hurricanes affect your area may help you protect yourself and your family.

Most of us associate hurricane-prone areas with the East and Gulf coasts, where they do indeed cause extensive damage during hurricane season. But according to officials of the Federal Emergency Management Agency (FEMA), once a hurricane makes landfall, the danger of flooding can actually be worse. Moisture caused by torrential rains released by a waning hurricane can cause severe flooding miles away from the coast.

For example last year Hurricane Fran, while not as strong as some other recent hurricanes (Fran was only a Category 3 out of a possible 5), ultimately became the third costliest in U.S. history in terms of damage. The damage resulted from flooding that extended from North Carolina all the way to the Great Lakes, including the states of Virginia, West Virginia, Pennsylvania and Ohio. Hurricane Fran caused extraordinarily heavy rains that resulted in \$3.2 billion in total property damage. Of the \$200 million in flood insurance claims paid to over 10,000 policy holders, most of the victims did not have flood insurance.

Many people still don't realize that homeowners insurance does *not* cover flood losses. For protection against flood damage, a property owner must purchase a separate flood insurance policy through the National Flood Insurance Program, which is administered by FEMA.

FEMA urges the public to buy flood insurance now, at the start of hurricane season, which extends from June 1 through October 31. FEMA also points to the following



Nearly 30 percent of all flood insurance claims come from lower risk areas.

important facts about flooding:

- There is a 30-day waiting period before a new flood insurance policy becomes effective.
- Homeowners, renters and small business owners can purchase flood insurance policies for their homes and businesses and separate policies for content coverage.
- Disaster assistance is not a substitute for flood insurance. Disaster assistance is only available when the President issues a major disaster declaration, and even then it is quite limited, usually in the form of a loan that must be repaid with interest.
- Flood insurance is affordable. An average flood premium costs about \$300 a year for an average of \$98,000 of coverage.
- Living inland is no protection from floods that can result from hurricanes. Nearly 30 percent of all flood insurance claims come from lower risk areas.

For more information about how to purchase flood insurance, call 1-800-427-9622. And for more information on hurricane season and flooding, visit FEMA's World Wide Web site at <http://www.fema.gov>.