

FLOOD PREPAREDNESS



Help Clients Understand Their Flood Coverage

- Explain that flood damage is typically not covered by a homeowners policy.
- Review their coverages with them and clarify program limits.
- Make clear that claims are often paid out at Actual Cash Value (ACV).



Encourage Your Policyholders to Effectively Plan & Prepare for a Flood

Ensure your customers know how to contact you to keep the lines of communication open.

Assist your clients with developing a strategy:

- Remind them to keep important identification documents safe and handy.
- Help them plan with their family and pets.
- Suggest they communicate their evacuation plan to their family/friends.

Prepare your customers to protect their property by encouraging them to:

- Install a sump pump with backup power.
- Elevate electric outlets.
- Install backflow valves.
- Elevate belongings.
- Put documents in durable, waterproof containers.
- Turn off electrical systems.
- Shut off gas at main line.

Urge your customers to take the following actions:

- Take a photo of their flood insurance declarations page and either store on their phone or email to themselves.
- Take a video or photos of your home and contents before damage strikes.



Make Sure Your Customers Know Safety Comes First

- Urge them to evacuate when required or announced.
- Alert them to the dangers of driving or walking through a flooded area.