

Steps to Take Today

- Make an itemized list of personal property, including furnishings, clothing, and valuables.
- Take photographs of your home - inside and out are helpful. These will assist an adjuster in settling claims and will help prove uninsured losses, which are tax deductible.
- Learn the safest route from your home or place of business to high, safe ground if you should have to evacuate in a hurry.
- Keep a portable radio, emergency cooking equipment, and flashlights in working order.
- Persons who live in frequently flooded areas should keep on hand materials such as sandbags, plywood, plastic sheeting, and lumber which can be used to protect private property. (Remember, sandbags should not be stacked directly against the outer walls of a building, since, when wet, the bags may create added pressure on the foundation.)
- Buy flood insurance. You should contact your property/casualty agent or broker about eligibility for flood insurance, which is offered through the National Flood Insurance Program. Generally, there is a thirty-day waiting period for this policy to become effective, so don't wait until the last minute to apply.
- Keep your insurance policies and a list of personal property in a safe place, such as a safe-deposit box. Know the name and location of the agent(s) who issued the policies.