

NEWS RELEASE

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FOR IMMEDIATE RELEASE

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Homeowners and renters should consider flood insurance

Richland, Wash. – Although spring may seem a long way off, Benton County homeowners and renters need to act now to insure their property against flooding for two important reasons. First, flood insurance policies do not take effect until 30 days after purchase. And, second, federal disaster assistance is available in less than 10 percent of all weather emergencies.

Generally, flood insurance can be purchased through the National Flood Insurance Program (NFIP).

"Unfortunately, too many people are unaware that most homeowners' insurance policies do not protect them against flood damage," says Bob Spencer manager of Benton County Emergency Management. "It just makes sense for people to check with their insurance provider and review their coverage and purchase flood insurance now if they haven't already done so."

Flood insurance will cover eligible losses regardless of whether federal assistance is available or not. Many times here in Benton County we see flooding situations that only impact a few homes and therefore does not qualify for any government disaster aid. Especially in those situations, NFIP can save a homeowner or renter some massive financial losses.

Statistics reveal that about 25 percent of all claims paid by NFIP are for homes and apartments that are in areas of minimal flood risk. Homeowners can insure their homes up to \$250,000 and its contents up to \$100,000. Renters can cover their belongings up to \$100,000. And non-residential property owners can insure buildings and their contents up to \$500,000.

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More information on the National Flood Insurance Program can be found at <http://www.floodsmart.gov/floodsmart/pages/index.jsp>. After clicking on the “What’s Your Flood Risk?” link in the upper right corner of the page, people can check their flood risk by entering their home address. Answers to frequently asked questions about disaster assistance can be found at http://emd.wa.gov/publications/pubed/why_do_I_need_flood_insurance.pdf.

For further information, contact Benton County Emergency Services at (509) 628-2600 or (800) 841-7953. You can also visit our Internet site at www.bces.wa.gov for additional information.

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