FLOODS are the number one natural disaster in the U.S. and frequency is on the rise.⁠¹

Recent floods were most prevalent in the Midwest and Northeast, but flooding occurs in every state.⁠²

Flooding occurs year-round. Coastal areas are at greater flood risk during hurricane season. The Midwest is more at risk during the spring and summer months.⁠³

**BEFORE**

- **Have a plan.** Learn your community’s evacuation routes. If possible, designate a point of contact out of state in case your family is separated during a flood.

- **Prepare your home.** Move items you want to protect to a higher floor. Be prepared to turn off electrical power. Keep emergency kits in your home and car.

- **Store insurance info safely.** Make regular updates to your homeowners or renters insurance policy and home inventory. Store both in a secure place, such as a waterproof safe, a safe deposit box or online. Keep contact information for your insurance agent and insurance company on hand.

**DURING**

- **Tune in.** Check local radio, TV or online sites for emergency information. Follow the directions of emergency authorities.

- **Take shelter.** Depart danger areas early to avoid travel delays. Follow recommended evacuation routes to avoid closed roads. Do not attempt to drive through floodwater.

- **Protect yourself.** If at home, go to the highest level of the building possible. If outdoors, move to higher ground.

**AFTER**

- **Be cautious.** There may be foundational damage in buildings. If outside, stay away from moving water. Use local alerts, radios and other sources — such as apps from the Federal Emergency Management Agency or the American Red Cross — for timely information.

- **Stay informed.** Call your insurance agent or insurer’s claims hotline as soon as it is safe. Your policy might require that you make the notification within a certain time frame.

- **Photograph property damage.** Home repair fraud is common after a major weather event. Be wary of aggressive contractors or demands for up-front repair payment. If you have concerns, contact your state insurance department.

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For tips to protect your home before a flood hits, visit InsureUonline.org.

1 - https://www.fema.gov/media-library/assets/images/112635
2 - http://www.nssl.noaa.gov/education/svrwx101/floods/