

El Niño Preparedness Tips

Where it rains, it can flood!



Get Ready

Do as much as you can now to prepare your home for the upcoming storm season including:

- ✓ Trim trees
- ✓ Stock up on sandbags
- ✓ Clear gutters and drains



Check Your Flood Risk

Use [MyHazards.ca.gov](https://myhazards.ca.gov) to check your flood risk, but know that we are expecting more rain than usual. We are preparing for an unprecedented event and *where it rains, it can flood*.

Flood damage is not covered under your home insurance policy. You need to buy a separate policy to add that coverage.



Consider Flood Insurance

Even if your mortgage company is not making you carry flood insurance, remember: **Your home insurance does not cover flood damage.**

Ask yourself:

- What you would do if your home flooded?
- How would you pay to repair and remediate damage?
- At what point would that bill be a financial hardship?

Get a quote for flood insurance from the NFIP and a private flood insurance company. Compare options. See if you can fit that into your budget.



After a Storm

If your home suffers minor storm damage, be sure you check your deductible before filing a small claim. Even small claims can raise your rates or lead to a non-renewal.

Keep in mind that repairing your home, landscaping or fencing with **wildfire preparedness** in mind can reduce your home insurance costs. Learn more at www.uphelp.org



Remember - flood insurance policies take 10-30 days to kick in so **NOW** is the time to start the conversation with your agent and purchase flood insurance before the storm is approaching.

United
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Roadmap to Preparedness

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What's UP with Flood Insurance?

Damage caused by wind-driven or falling rain that enters your home through an opening is generally covered under your home policy, but damage from rising water/flood is not.



Flood Insurance Basics

- Flood insurance can be an “endorsement” added on to your home policy or a stand-alone policy.
- There is generally a **10-30 day waiting period** from the date you buy it to the date it kicks in.
- The lower your flood risk, the cheaper the policy will be.
- If you have a mortgage and your home is in a “Special Hazard Flood Zone” your lender will require flood insurance.
- Check your home insurance policy and if you don't have **sewer and drain backup coverage**, we recommend you add it.
- MANY home insurance policies now have water damage “sublimits” that cap what your insurer will pay on a water loss. \$10,000 is common. Shop for a higher limit if you can.
- Flood damage to your car is only covered if you have **comprehensive coverage** in your auto policy – you have to pay extra for that if you want to protect your vehicles from damage caused by floods or other natural disasters.



Get a Quote to Add Coverage

- We recommend getting a quote for flood insurance from a private flood company and from the National Flood Insurance Program (NFIP).
- You can get a quote from the National Flood Insurance Program (NFIP) at:
www.floodsmart.gov/policy-quote
- An NFIP policy provides \$250,000 max to repair flood damage to your home.
- An NFIP policy provides \$100,000 max for belongings, but not automatically. You have to ask and pay for this additional contents coverage.
- An NFIP policy will NOT cover temporary rent and expenses if you cannot live in your home after a flood.
- Private flood policies may cover temporary rent/loss of use expenses.
- **Ask your insurance agent:**
 - How much will it cost to insure my home and belongings for flood damage?
 - Please help me compare an NFIP policy versus a private flood policy versus adding a “flood endorsement” to my home insurance policy.
 - Does a “flood endorsement” insure my home for more than \$250,000? Will it cover temporary rent expenses?