



Baton Rouge, LA

FEMA

Disaster News

May 12, 2011

LA-EM3322-11-NR002

FEMA News Desk: 337-636-1544

LOUISIANA RESIDENTS URGED TO BE SAFE AND KNOW THE FACTS ABOUT FLOOD INSURANCE

BATON ROUGE, La. – The Federal Emergency Management Agency urges residents to prepare for possible flooding by making a plan and keeping your flood insurance documents safe.

Flood conditions will continue to change, and FEMA encourages individuals to follow the directions of local officials. If told to evacuate, leave immediately, follow evacuation routes announced by local officials, and stay away from river banks and streams. Take an emergency supply kit with you, including drinking water, a first-aid kit, canned food, a radio, flashlight and blankets. Make sure you keep your flood insurance documents in a waterproof container. For information about flood safety, visit www.Ready.gov/floodawareness or www.listo.gov to find out how you can prepare your family for flooding and other disasters.

“Last Friday, May 6, 2011, President Obama issued an emergency declaration specific to 22 parishes throughout Louisiana,” said Federal Coordinating Officer Gerry Stolar. “That equates to one-third of the communities throughout this state currently at risk for potential flooding. FEMA is asking Louisiana residents living in the declared parishes to take measures now to best protect their lives and properties, including knowing the facts about flooding and safeguarding important documents, such as insurance policies.”

The National Flood Insurance Program defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated from any source (including levees). Two or more properties or two or more acres must be affected. Homeowners Insurance will not cover this loss. The NFIP policy additionally does not cover any *loss in progress*. This is any flood damage that began before the effective date of the policy.

NFIP may reimburse residents for up to \$1,000 for preventative measures taken such as sandbags, supplies and labor and property removed to safety. Property must be stored in a fully enclosed building and is covered for 45 consecutive days from the date you begin to move it there.

Keep all receipts and submit them to your claims adjuster. **In preparation of filing a flood insurance claim, make sure to have your Insurance Policy, inventory of your contents, all receipts and photos of damaged items (if possible). For questions regarding NFIP, call 1-866-751-3989.** Call center hours have been extended temporarily from 7 a.m. to 9 p.m., 7 days a week.

Flood Insurance can be purchased at any time; however, there is a 30-day waiting period after applying and paying the premium before it becomes effective. This policy was put into effect so property owners would not be purchasing flood insurance only when there is a threat to their property. Exceptions to this rule are:

- If you purchase flood insurance in connection with making, increasing, extending or renewing a loan, there is no waiting period. Have your lender issue a letter stating that flood insurance is required and your insurance agent will waive the 30 day waiting period. It's important to keep in contact with your insurance company.
- If you purchase flood insurance during the 13-month period following the effective date of a revised community flood map which changed the site designation into a high risk zone, there is a one-day waiting period. For more information on flood mapping in Louisiana, visit www.lamappingproject.com.

(MORE)

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To learn more about flood insurance, visit www.floodsmart.gov. For local resources and information please visit: www.getagameplan.org and www.emergency.Louisiana.gov.

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