



TIPS

1

Flooding is not covered by your homeowners insurance policy.

It can be purchased through the National Flood Insurance Program or private insurance companies.

2

Know your flood zone!

Enter your address on [FEMA's website](#) to determine if you are in or near a flood zone.

3

Flooding can happen outside traditional flood zones.

In most major flood events, homes near, but not inside, a flood zone often flood. Flood insurance is less expensive when you are outside a flood zone and can keep you from financial shock if water enters your home.

4

A home can take on water when sewers back up.

This is not often covered by your homeowners insurance, but your agent can help you add it to your policy. In addition, a licensed plumber can install a sewer backflow valve to prevent water from entering your home through the sewer.

5

If you have a sump pump, ensure batteries are fully charged.

Batteries can lose their charge over time, leaving the sump pump incapable of keeping water out of your home.

6

Protect your HVAC unit.

If your HVAC sits on the ground, a contractor can raise it off the ground or build a flood-proof encasing to protect it from costly water damage.