

HINTS FOR HOMEOWNERS

Double-Check Your Home's Protection

(NAPSA)—You've gone to great lengths to protect your home, but there may be one defense missing.

You bought a homeowner's policy. You added a rider for sewer backup. You even installed a security system. Unfortunately, none of these protect your home and belongings from flood damage or provide you with the resources to fully recover after floodwaters recede. Fortunately, National Flood Insurance does.

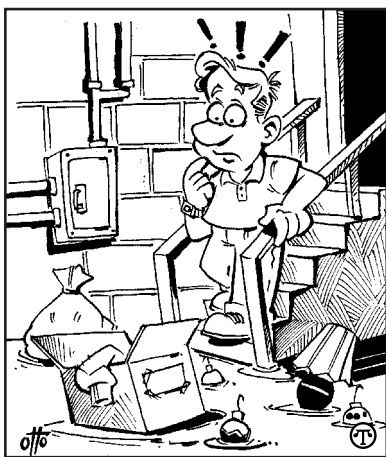
Think a flood can't happen in your area? Floods occur just about anywhere. According to the Federal Emergency Management Agency's National Flood Insurance Program (NFIP), which makes federally backed flood insurance available in participating communities, about 25 percent of its claims come from areas that aren't considered high-risk. Floods in these areas can be every bit as severe as those in flood-prone areas, and can take a larger toll on homeowners who aren't prepared.

Without proper planning, your options for recovery may be limited. Disaster assistance, which is only available when the President declares a federal disaster, is usually a loan that must be paid back with interest. Barring that aid, you may have to resort to personal savings to repair damage to your home's structure and replace soggy furnishings.

Officials at the NFIP stress that buying and keeping a National Flood Insurance policy can help you recover quickly and fully after a flood. This strategy puts you in control, providing reimbursement for all covered losses without incurring any debt.

In addition to having the protection of National Flood Insurance, you can take steps to help prevent flood damage in your home. The following checklist will help get you started:

- Move stored items out of your basement.
- Clean and maintain storm drains and gutters and remove



A specific kind of insurance is available to help protect you and your home in case of flood.

debris from your property to allow free flow of potential floodwater.

- Elevate the main breaker or fuse box and the utility meters above the anticipated flood level in your home so that floodwater won't interrupt your utilities.

- Call your city or county building authority, insurance agent or company, or mortgage lender to determine your property's risk for flooding and learn if your community participates in the NFIP. More than 19,000 communities participate, so it is likely that National Flood Insurance is available to you. To be eligible for the Program, communities must take certain steps to reduce future flood losses.

To find instructions for more advanced home improvement projects to prevent flood damage, check out the NFIP's Web site, www.floodalert.fema.gov. The site also features safety tips and additional information about National Flood Insurance.

To purchase a National Flood Insurance policy, call your insurance agent. Remember, there is a 30-day waiting period before coverage goes into effect. For help locating an agent or for more information, call the NFIP at 1-888-379-9837.