



## Flood Safety Awareness Week – March 18-22, 2013

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Today's topic: **Flood risk and flood insurance**

Today we cover why you need to know about the national flood insurance program. In 1968 Congress created the National Flood Insurance Program, or NFIP, in response to the rising cost of taxpayer funded disaster relief for flood victims and the increasing amount of damage caused by floods. Flood losses aren't typically covered by your homeowner's insurance policy. So it's a smart idea to make sure you are covered. Check the following website to see if you're at risk.

<http://www.floodsmart.gov>

Once you know your risk, you can purchase national flood insurance from private insurance companies and agents. Currently there are over one hundred insurance companies that sell national flood insurance coverage in addition to some sixty thousand independent insurance agents. Anyone in a community that participates in the National Flood Insurance Program can purchase building and or contents coverage, with a few exceptions. Knowing your location and risk will help determine your eligibility. In some cases, flood insurance may cost a couple hundred dollars per year. Check out FEMA's online map service center to determine your risk and then talk with your insurance carrier to see if they can provide flood insurance or point you in the right direction if they don't carry it. FEMA's flood maps can be found here:

<https://msc.fema.gov/>

Knowing your flood risk and ensuring you have the right insurance coverage and protection can save you a lot of time and money in the event of a flood. Prepare now and be a force of nature!

Join us tomorrow for information on where to get river flood information. If you have any questions on flood insurance, don't hesitate to contact us.

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