



**FEMA**

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# Disaster News

## **FLOOD INSURANCE PAYS OFF FOR THOSE WHO PLAN AHEAD**

### *Disaster Officials Urge NFIP Coverage*

**COLUMBUS, OH** – Following the snow, rain, power outages and the floodwaters that hit Ohio in December 2004 and January 2005, only 5 percent of the more than 2,600 Ohioans who called to register for disaster assistance said they had the protection of the National Flood Insurance Program (NFIP).

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community participating in the National Flood Insurance Program. Community participation requires adopting and enforcing local floodplain management ordinances designed to lower the risk of future flood losses. "Residents of any NFIP participating community can buy flood insurance from any licensed agent or company," said Lee Champagne, federal coordinating officer, Federal Emergency Management Agency (FEMA).

Premiums for NFIP policies vary according to the level of risk, the amount of coverage, the deductible amount selected, and the type of building. Nationwide, the average is about \$400 a year for \$147,000 of coverage. Minimum coverage limits are: for a single family home - \$250,000 on the structure, \$100,000 on the contents; for a business - \$500,000 on the building, \$500,000 on the contents; and, for renters - \$100,000 for personal belongings.

"It's very important for Ohioans who own property or rent in the floodplain to purchase flood insurance," said Ohio Emergency Management Agency Executive Director Nancy Dragani. "Flood insurance may assist in replacing flood damaged property and help lives get back together faster. Nearly 30 percent of NFIP claims come from properties considered to be at low or moderate risk of flood damage. Even if your home or business is not in a floodplain, we strongly advise purchasing flood insurance."

If you have been flooded previously, call NFIP to see if you have insurance as part of your FEMA award package. If not, you should obtain flood insurance as soon as possible as there is a 30-day waiting period for new policies to take effect.

For more information about flood insurance, call the NFIP at 1 800 427-4661 (TTY 1 800 427-5593) or contact your local insurance company.

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The Ohio Emergency Management Agency coordinates the state's response and recovery from the State of Ohio Emergency Operations Center. One of the primary focuses of the agency is to ensure that Ohio citizens are prepared to respond to and recover from an emergency or disaster and to lead mitigation efforts against the effects of future disasters. During times of disasters, Ohio EMA coordinates activities of responding state agencies and maintains liaison with similar agencies of other states and of the federal government.

FEMA prepares the nation for all hazards and manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, trains first responders, works with state and local emergency managers, and manages the National Flood Insurance Program and the U.S. Fire Administration.

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