A Guide to Flood Safety

Did you know...
Your homeowner's insurance does not cover a flood?

Know Your Hazard!

- Inland flooding is a leading weather-related cause of death in the United States.
- Identify the flood zone for your neighborhood and business.
- Are you in a repetitive flood prone area?
- Know the difference between a flood WATCH and a flood WARNING.
- Have a Family Emergency Plan and a Disaster Supply Kit ready in case you need to evacuate.

Turn Around, Don't Drown!

Floods are the #1 natural disaster in the United States and can happen anytime and anywhere. Types of flooding vary and include riverine flooding, ponding in streets and low-lying areas, as well as flooding from storm surge.

FEMA's National Flood Insurance Program (NFIP) provides homeowners with a safeguard from financial loss caused by a flooding event.

Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for a flood. Your insurance premium will vary accordingly.
Flood Watch vs. Flood Warning

WATCH:
The expectation of a flood event has increased, but its occurrence, location, and timing are still uncertain.

WARNING:
A flood event is occurring, imminent, or has a high probability of occurring.

Flood Safety Tips

- Monitor your NOAA Weather Radio for current and forecasted conditions in your area. Listen for instructions by local emergency management.
- When walking, do not attempt to cross flowing streams.
- Know your evacuation routes before flooding occurs to ensure your safety.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Find a place where your family can safely meet up at after an evacuation order is issued.

Turn Around, Don’t Drown!

For more information on flood safety, visit:
www.FLGetaPlan.com
Florida Division of Emergency Management

Insure your property against flooding

- Know your flood risk. Speak to an insurance professional to understand your flood insurance needs.
- Renters should buy flood insurance for their belongings.
- If your community participates in the NFIP, you are eligible to purchase flood insurance, even if you are located outside the floodplain.
- For properties located outside the special flood hazard area, you can take advantage of a low-cost Preferred Risk Policy.
- Understand your local alert notification systems and know what you should do, so you are prepared to evacuate or take actions to protect your property.

GET A PLAN!
FLORIDA DIVISION OF EMERGENCY MANAGEMENT
NATIONAL FLOOD INSURANCE PROGRAM

For more information about the NFIP and Flood insurance, visit www.FloodSmart.gov or call 1-800-427-2419
Florida Division of Emergency Management
www.FloridaDisaster.org