

A Guide to Flood Safety



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!



Did you know...

Your homeowner's insurance does not cover a flood?



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.

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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.



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