

# FLOOD PREPAREDNESS



## Help Clients Understand Their Flood Coverage

- Explain that flood damage is typically not covered by a homeowners policy.
- Review their coverages with them and clarify program limits.
- Make clear that claims are often paid out at Actual Cash Value (ACV).



## Encourage Your Policyholders to Effectively Plan & Prepare for a Flood

**Ensure your customers know how to contact you to keep the lines of communication open.**

### **Assist your clients with developing a strategy:**

- Remind them to keep important identification documents safe and handy.
- Help them plan for safely evacuating their pets.
- Suggest they communicate their evacuation plan to their family/ friends.

### **Prepare your customers to protect their property by encouraging them to:**

- Install a sump pump with backup power.
- Elevate electric outlets.
- Install backflow valves.
- Elevate belongings.
- Put documents in durable, plastic bins.
- Turn off electrical systems.
- Shut off gas at main line.

### **Urge your customer to take the following action:**

- Take a photo of their flood insurance declarations page and either store on their phone or email to themselves.
- Proactively set up their Insured Portal account.
- Remind them they will need their flood policy number and to enter their name exactly as it appears on their declarations page.



## Make Sure Your Customers Know Safety Comes First

- Urge them to evacuate when required or announced.
- Alert them to the dangers of driving or walking through a flooded area.