



TAURUS

FLOOD

BEFORE THE STORM GUIDE

BE PREPARED

Preparedness is the single most important step in keeping your family and your home safe in the event of a flood. Being prepared greatly reduces the impact a flood event will have on you and give you peace of mind that should a flood occur you are ready.

There are so many things we get tied up in every day, but when a crisis comes – very little matters except the safety of yourself and your family. That said, there are a few things you can do to prepare for a situation that may upset your life. Start now, do a little at a time and in a matter of weeks you will be as prepared as you can be with the accompanying peace of mind that will make your life so much better.



Create a Family Emergency Plan

A family emergency plan is an important part of disaster preparedness. This plan will ensure that you and your family are ready and prepared to endure a disaster situation.



Create a 72-hour Emergency Kit

Put together a 72 hour emergency kit that fits in a backpack. Keep it in your car or somewhere that you can quickly and easily grab as you head out of the house to a safer location should you be forced to evacuate.



Prepare Your Home

- Move your priceless treasures out of the basement and off the floor of lower levels, and put them in the attic in sealed waterproof containers.
- Create an inventory of the valuables in your home.
- Make copies of your important papers including insurance papers, banking information, passports, etc. and keep them in a secure location like a safe deposit box in a bank. Several other things can be stored there too like extra cash, an extra copy of house and car keys, land or home deeds, birth certificates, etc.
- Taking pictures of your items and gathering/copying or scanning receipts for items as you buy them can help to prove ownership and value. Keep your photos, receipts and your inventory in a safe place such as a fire proof safe, on a remote computer or anywhere else that they cannot be destroyed.

EMERGENCY PLAN

ESSENTIALS FOR
BEING PREPARED

STEPS TO MAKING A PLAN

- **Gather** — Bring your family members together.
- **Discuss** and take notes on how you will respond to the most common types of disasters that may happen in your area and where your family members live, work, play and learn.
- **Make a list of responsibilities** for each family member of your family and plan how to work together in a crisis situation.

THINGS TO CONSIDER

- **Where to Meet** — It is good to choose 2 places depending on where everyone is at the time.
 - **Close by your home** in case the emergency is inside—it is good to choose a spot such as the driveway or by the big tree in the front yard.
 - **Outside your neighborhood** at a place that everyone knows well in case you are unable to get home or are told to evacuate.
- **Person to Contact** — Choose an out-of-the-area contact person that each person will get in touch with should they be separated from the family in the confusion. Make sure that the text and emergency contact information is in every person's wallet and programmed into each person's cell phone.

PRACTICE AND REVIEW

- **Practice evacuating your home** at least twice a year until every member is familiar with the escape routes from your home and where to gather when they are outside.
 - Keep all the 72-hour backpack kits in one place to make them easy to find and grab on the way outside. ([Click here](#) for a 72-hour check list to download.)
 - Keep a fully packed emergency supply kit ready at all times to toss in a vehicle if called on to evacuate.
- **Plan for the safety and security of your pet.** Make sure you know where area shelters are along evacuation routes, where larger animals can be taken and don't forget food and medical supplies for them in your emergency evacuation kit.

LEARN MORE

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies.html>

https://www.fema.gov/sites/default/files/2020-07/FEMA-Form_086-0-06_worksheet-contents_2017.pdf

72 HOUR KIT

THE ESSENTIALS YOU'LL WANT
TO HAVE IN AN EMERGENCY

ITEMS FOR YOUR 72-HOUR (3 DAY) PACK:

- Water – one gallon per person per day – so 3 gallons for a 72-hour pack
- Food – non-perishable and easy to prepare a minimum of 2 meals a day
- Emergency blanket
- Extra socks and a change of clothing
- Flashlight with extra batteries
- Battery-powered or hand-cranked radio for weather and news updates
- First aid kit
- Maps
- Medications (7-day supply) and necessary medical items
- Multi-purpose tool, rope and gloves
- Fire extinguisher
- Sanitation and personal hygiene items (tooth paste, tooth brush, soap, etc.)
- Copies of personal documents
Prescriptions
- Emergency contact information
- Insurance information
- Passports
- Birth certificates
- Banking details
- Cell phone and extra chargers
- Cash
- Whistle
- Disposable cups, plates and utensils
- Paper and pencil

PLANNING AS A FAMILY

If you are planning as a family, not every member will need to carry all of these items. Parents should carry important papers, but every member, even the youngest need to have emergency contact information with them along with some cash, water, food and protective clothing.

Planning as a family might lead you to realize that you want to customize your kits to include some of the following depending on your needs:

- Baby supplies
- Games or activities for children
- Reading materials
- Pet supplies
- Two-way radios
- Car keys and house keys
- Manual can opener
- Portable water purification kit
- Matches
- Dust mask, duct tape and plastic sheeting
- Tent
- Sleeping bags and extra blankets

UNDERSTANDING FLOOD LOSS AVOIDANCE

WHAT IS A FLOOD LOSS AVOIDANCE?

Flood loss avoidance is a protective action you take to minimize flood damage and losses to your buildings and personal property before a flood occurs.

WHAT'S COVERED UNDER A STANDARD FLOOD INSURANCE POLICY?

National Flood Insurance Program flood policies will cover up to \$1,000 in reasonable expenses incurred to protect your insured property, and up to \$1,000 to move your insured property away from a flood or imminent danger of a flood. To be eligible for this benefit, the insured property must be located in a community where:

- a general condition of flooding in the area exists; or
- an official has issued an evacuation order or other civil order for the community requiring measures to preserve life and property from flooding.

WHAT IS ELIGIBLE?

EXPENSES TO PROTECT YOUR PROPERTY

- Sandbags (including the sand to fill them)
- Fill to create temporary levees.
- Water pumps.
- Plastic sheeting and lumber used in connection with any of these items listed above.
- Labor – a policyholder may claim labor, including their own or a family member's labor, at the federal minimum wage. Labor charged by a professional may also be reimbursed.

EXPENSES TO MOVE YOUR PROPERTY TO SAFETY

- Up to \$1,000 for the reasonable expense to move your insured property in order to protect it from flood, or the imminent danger of flood.

WHAT DO YOU NEED TO KNOW?

- Personal property that is moved must be placed in a fully enclosed building or otherwise protected from the elements.
- Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of the special flood hazard area.
- Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.
- A deductible does not apply to these limits
- The coverage does not increase the policy limits of the liability.

Source: FEMA



FEMA



PAID RECEIPTS

You should keep copies of all receipts and a record of the time spent performing the work. They should be submitted to your insurance adjuster when you file a claim to be reimbursed.

HOW TO REPORT A FLOOD CLAIM

To report a claim you should do the following:

- Contact your flood insurance agent or insurance company. Have your policy number available.
- If you do not have their policy number, call 1-800-427-4661. You will need the following information with them when calling:
 - The name of your insurance company.
 - The date of your flood loss.
 - Your name, telephone number, and e-mail address. If you do not have access to a phone or email, provide the name and telephone number of someone who can reach you.

