



## Texas Department of Insurance

FOR IMMEDIATE RELEASE  
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News Release

FOR MORE INFORMATION  
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# Insurance Department Urges Homeowners to Consider Flood Insurance

## Spring Storm Season Can Bring Excessive Rainfall to Texas

AUSTIN – Floods are consistently one of the most common, costly and deadly natural disaster Americans face each year—90 percent of all natural disasters in the nation involve flooding and Texas residents cannot afford to ignore this threat. Flood Safety Awareness Week (March 16-20), is a perfect time to consider local flood risks and learn important information about steps you can take to protect yourself and your family.

Most homeowners and dwelling property insurance policies do not cover damage caused by rising waters. You can buy a separate flood policy from the National Flood Insurance Program (NFIP). Call NFIP at **1-800-427-4661**, visit its website, [www.floodsmart.gov](http://www.floodsmart.gov), or contact an insurance agent to assist you.

If you live in an area designated as a high-risk flood zone, your mortgage company may require you to have flood insurance. Flood insurance can be a good idea even if you don't live in a high-risk area. About 25 percent of all flood damage occurs in areas considered to have only a minimal flood risk.

Flood policies normally have a 30-day waiting period before they become effective, so don't wait until a flood is imminent to apply for coverage.

NFIP, in partnership with the National Oceanic and Atmospheric Administration, has developed a webpage featuring an interactive map depicting historical information about how floods have impacted millions of Americans in recent years. The site also provides tools and resources for understanding your risk and knowing what to do: before a flood, during a flood, and after a flood. To learn more about Flood Safety Awareness Week and to utilize these resources, visit [www.FloodSmart.gov/noaafloodweek](http://www.FloodSmart.gov/noaafloodweek).

## **If You Have a Flood Claim**

If you have flood insurance and experience a flood, you should:

- Contact your agent or insurance company to file a claim;
- Separate the damaged property from your undamaged property and take photographs or videos of the damage, including possessions, structural damage, and flood water levels;
- Use your home inventory list to itemize damaged property (a checklist is available on the TDI website at: <http://www.tdi.state.tx.us/pubs/tdipubs1.html>);
- Complete the proof-of-loss form that the insurance adjuster provides;
- Visit this NFIP website for tips when filing your flood insurance claim:  
[http://www.floodsmart.gov/floodsmart/pages/preparation\\_recovery/file\\_your\\_claim.jsp](http://www.floodsmart.gov/floodsmart/pages/preparation_recovery/file_your_claim.jsp)

For more information or insurance assistance, call TDI's Consumer Help Line at **1-800-252-3439** or visit TDI's webpage at [www.tdi.state.tx.us](http://www.tdi.state.tx.us).