



GET COVERED

FLOODING CAN HAPPEN ANYWHERE. PROTECT YOUR HOME WITH FLOOD INSURANCE, AVAILABLE DISTRICTWIDE.

The Department of Insurance, Securities and Banking (DISB) encourages District residents to prepare for flooding by knowing your flood risk, protecting your home or business, and ensuring that you have sufficient insurance coverage.

WHO IS AT HIGHER RISK?

Flood and water damage can happen to any property, but you are at higher risk if you live in a flood plain. Find out if you live in a flood plain by visiting FEMA at [msc.fema.gov/portal](https://www.msc.fema.gov/portal).

YOU MAY NEED MORE PROTECTION

Typically, a standard homeowner's, renter's or business owner's insurance policy **does not protect** against most types of water damage. You can purchase policy endorsements that offer **additional coverage for water damage** such as: (1) sewer line backup coverage; (2) water backup and sump pump overflow; and (3) service line coverage. A utility line service contract may also provide for certain repairs when a property sustains water damage.

HOW TO GET MORE PROTECTION

The Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) provides flood insurance to property owners, renters and businesses. However, it is not intended to cover all losses or completely rebuild a property.

Private flood insurers may provide more substantial coverage. To purchase flood insurance, call your insurance company or home or auto insurance agent. All coverages or agreements should be purchased from a company authorized to conduct business in the District of Columbia.



YOU CAN TAKE SEVERAL STEPS TO PROTECT YOURSELF, HOME OR BUSINESS BEFORE, DURING AND AFTER A FLOODING EVENT.

BEFORE A FLOODING EVENT

1. Create a communication plan.
2. Create an evacuation plan.
3. Establish a meeting place.
4. Assemble an emergency kit.
5. Take a risk assessment.
6. Sign up for emergency weather notifications.
7. Prepare your home. Use tarp, sandbags, dry vacs, etc.
8. Prepare your family and pets.
9. Charge your essential electronics and backup chargers.
10. Install water vents, sensors and backflow apparatuses if able.
11. Save important documents using cloud services, or store them in waterproof containers or off site.
12. Clean debris from gutters, downspouts and outside drains.
13. Review insurance coverage with your agent to understand what additional coverage(s) you may need.

FOR MORE INFORMATION

- Visit disb.dc.gov/floodinsurance.
- If you need help finding an insurer, visit FloodSmart.gov/flood-insurance-provider or call the NFIP at 877-336-2627.
- If you need to locate or check the status of an insurer or service contract provider, you may contact DISB at 202-727-8000 or Insurance.Bureau@dc.gov.

DURING A FLOODING EVENT

1. Stay connected/informed: If possible, listen to NOAA weather radio and television, check the internet and social media for information and updates on weather conditions or evacuation information.
2. If you have time, move essential items to an upper floor or place items in the attic; bring in outdoor furniture and secure your home.
3. Turn off utilities at main switches or valves if instructed to do so. Disconnect electrical appliances.
4. Do not touch electrical equipment if you are wet or standing in water.
5. Secure your pre-assembled waterproofed container(s) with your important items and documents and use what you need from your emergency kit.
6. Get to higher ground: If you live or work in a flood prone area or are camping in a low-lying area, search for higher elevations as quickly as possible.
7. Obey evacuation orders: If told to evacuate, do so immediately. Lock your home when you leave. If you have time, disconnect utilities and appliances.
8. Practice electrical safety: Don't go into a basement, or any room, if water covers the electrical outlets or if cords are submerged.
9. Stay out of water that may have electricity in it. If you see sparks or hear buzzing, crackling, snapping or popping noises—leave the area!
10. Avoid flood waters: Don't walk through flood waters. It only takes six inches of moving water to knock you off your feet.
11. If you are trapped by moving water, move to the highest possible point and call 911.

AFTER A FLOODING EVENT

1. Listen for local warnings, news and information about the water supply, shelters and medical facilities.
2. Avoid moving water.
3. Stay on firm ground.
4. Try not to travel through floodwaters. Often, flooded areas are slippery, contain debris, and have unsafe roads and walkways.
5. Stay clear of roadways. Emergency workers will be assisting people in flooded areas and unnecessary congestion can hamper rescue or restoration efforts.
6. Return home only when authorities indicate it is safe.
7. Exercise caution when entering a home, business or a premise surrounded by water.
8. Check or connect with family, friends or neighbors.
9. Do not turn on or plug in any electrical outlet or item until it is safe to do so. Determine how to safely have service restored.
10. Use battery operated devices until safe to do otherwise.
11. Clean, sanitize, disinfect or remove anything that got wet or damaged.
12. Make note of damage or spoilage. Try to protect the premises or items from further damage.
13. Gather your insurance, medical or important information.
14. Contact your insurance agent to discuss claims or other needed contacts.
15. If you hire cleanup or repair contractors, check references and credentials and be sure they are qualified and authorized to do the job.
16. Rest and take one day at a time. Seek emotional support or assistance when necessary.