



Flood

As Spring approaches we realize that this is a time when many areas see flooding due to melting snow and rain. However, a flood can happen any time of the year. What can you do to prepare for a flood? In the following article, we provide many suggestions that can help prevent a catastrophe. It does not include all preparations that should be considered, but it is a good starting point.

Check to see if your home, business and auto policies cover flood damage. Most policies exclude flood damage and did you know that even an inch of water can cause significant financial loss?

- Raise appliances, water heaters and furnaces on floors that are likely to flood.
- Move items kept in the basement or first floor to higher floors or on racks.
- Move snow back a few feet from the home or business as this may reduce the amount of water that could potentially melt and come into the building.
- Create an evacuation plan with family members.

These preparations may reduce the financial loss should a flood occur.

Business owners should determine what may be lost should a flood occur. They may choose to secure fuel tanks and chemicals to help prevent them from being damaged and spilling into flood waters. To prevent common sewer back-up during flooding backflow valves can be installed to block pipes, according

Severe Spring Weather

to the Insurance Institute for Business & Home Safety (IBHS).

A common misconception about flood insurance is that you have to live in specific high risk flood areas to be eligible to purchase flood insurance. This is not true; as long as your city, town or village participates in the National Flood Insurance Program (NFIP), you can purchase flood insurance. The maximum coverage limits for residential buildings is \$250,000 and for property is \$100,000. The maximum coverage limit for commercial buildings and property is \$500,000. When a flood policy is issued there is a 30 day waiting period before it becomes effective.

For more information on the National Flood Insurance Program, visit www.floodsmart.gov.

Windstorm and Tornadoes

Windstorm and tornado outbreaks become more prevalent during the spring in most U.S. cities. Windstorm is usually a covered peril on property policies, but this should be verified. There are many things home and business owners can do to prepare for a windstorm or tornado.

- In states that have snow, home and business owners can check the roof and building's structure to make sure it has not weakened due to weight of ice and snow.
- Families and businesses should come up with an emergency plan should a windstorm or tornado occur. This may help reduce panic and allow them to focus on their responsibilities. It may also ensure that employees and family members are safe and as protected as possible.

- Assemble an emergency kit. Items to consider when making a disaster or emergency kit are non-perishable food, bottled water, medication and medical equipment that are needed on a daily basis, flashlights and batteries, candles and matches or lighter, battery powered weather radio and first aid kit. Some items you can put together ahead of time and other items will need to be added when there is a possibility of severe weather.

- It is important in any type of emergency for people to keep important phone numbers, bank account numbers and passwords, titles to homes or vehicles, birth certificates, social security cards and insurance policies stored in a water and fire proof safe.

For more information on preparing for floods and severe weather, visit www.DiasterSafety.org.

If you have any questions or would like any additional information on the personal or commercial insurance policies available at Thum Insurance Agency, please call 800-866-0777. Office hours are 8:00 am to 5:30 pm Eastern Time, Monday through Friday.

Thum Insurance Agency has provided customized insurance packages for customers since 1990.

Thum Insurance Agency, L.L.C. is an Affinity member of the National Association of Trailer Manufacturers (NATM), and a proud founding member of the North American Trailer Dealers Association (NATDA).

Coverages may vary by state and company. Coverages are controlled by the policies issued and are not modified, extended or revised by the descriptions contained herein.