

Weather TIPS

Keeping your home safe
before a storm hits.



Flooding

- 1 Flooding is not covered by your homeowners insurance policy.**
It can be purchased through the National Flood Insurance Program or private insurance companies.
- 2 Know your flood zone!**
Enter your address on [FEMA's website](https://www.fema.gov) to determine if you are in or near a flood zone.
- 3 Flooding can happen outside traditional flood zones.**
In most major flood events, homes near, but not inside, a flood zone often flood.
Flood insurance is less expensive when you are outside a flood zone and can keep you from financial shock if water enters your home.
- 4 A home can take on water when sewers back up.**
This is not often covered by your homeowners insurance, but your agent can help you add it to your policy. In addition, a licensed plumber can install a sewer backflow valve to prevent water from entering your home through the sewer.
- 5 If you have a sump pump, ensure batteries are fully charged.**
Batteries can lose their charge over time, leaving the sump pump incapable of keeping water out of your home.
- 6 Protect your HVAC unit.**
If your HVAC sits on the ground, a contractor can raise it off the ground or build a flood-proof encasing to protect it from costly water damage.