



Insurance Tips

Floods can happen anytime, anywhere

Floods are the most widespread of all weather-related natural disasters in the United States, according to the National Oceanic and Atmospheric Administration. Even if you don't live in a disaster-prone area, no home is completely safe from being damaged or destroyed by water.

Still, because most homeowners and renters policies don't come with it, many Americans don't have flood insurance. Without it, they risk having to pay out of pocket or take out loans to make repairs and replace items, which can be financially devastating.

If a flood does occur, here are some ways to stay safe:

- Avoid driving in floodwater. Flooding causes more deaths than any other storm-related event. Many of those deaths occur in vehicles. As little as 12 inches of moving water can sweep most vehicles off the road.
- Head to higher ground. If you have to evacuate, be cautious in floodwater. Avoid stepping into moving water and use a broom handle or stick to test water depth. Six inches of water can knock adults off their feet.
- Build an emergency kit for your home, car and work. Include a battery-powered or hand-cranked radio, a flashlight and extra batteries, first aid supplies, medications, nonperishable food, a can opener and water. Keep essential electronics charged.
- Create an emergency plan. Talk with your family about where you'll go in the event of a flood, how you'll get there and how you will communicate with each other. Don't forget to plan for pets.
- Shut down safely. Unplug electronics. Know how to turn off your power, gas and water, and, if time permits, shut everything down and move electronics and other valuables to higher ground before evacuating.

Areas vulnerable to flooding include:

- Rivers, streams and other bodies of water
- Storm drains
- Recent burn areas
- New construction areas
- Urban areas with lots of pavement
- Areas impacted by dam failures
- Areas prone to snowmelt

For more information, visit [floodsmart.gov](https://www.floodsmart.gov), talk to a AAA Insurance agent or visit your local branch office.

These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.