

UNDERSTANDING FLOOD LOSS AVOIDANCE

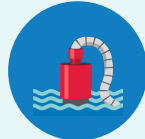
FEMA's National Flood Insurance Program (NFIP) offers policyholders who purchase a Standard Flood Insurance Policy (SFIP) coverage to protect themselves against flood loss. **Flood loss avoidance is a term used to describe the preventative actions you can take to minimize or prevent flood damage to covered property.** Proactive measures can be taken in and around the property to protect both buildings and personal belongings.

The SFIP covers up to \$1,000 toward the purchase of supplies and labor to protect your insured property from the imminent threat of flood, and \$1,000 to relocate insured property away from the described location to protect it from flood waters. For you to be eligible for this coverage, you must be in a community where a general condition of flooding exists or where an evacuation or other civil order has been issued.

You can file a claim with your insurer for flood loss avoidance reimbursement, regardless of whether or not the measures were successful in preventing flood damage, so long as the previously mentioned eligibility requirements are met.

Taking the time to prepare for a flood can save you and your family time, money, and stress. Talk to your agent or insurer for more information on how to prepare your property and file for reimbursement. To learn more about flood insurance and flood loss avoidance, visit [FloodSmart.gov](https://www.floodsmart.gov).

The following items are considered covered flood loss avoidance expenses. To ensure eligibility, keep copies of all receipts for submission to your insurance agent, flood insurer, or adjuster.



Water pumps

Pumps are instrumental in moving water and other liquids away from the home, limiting damage.



Plastic Sheeting and Lumber

These materials used in connection with flood loss avoidance measures are covered.



Sandbags

Sandbags and the sand to fill them are covered. They become heavier when saturated, providing protection for your property.



Fill to Create Temporary Levees

This covered flood loss avoidance method is effective at diverting the flow of water from your property and belongings.



Labor

You may claim labor at the federal minimum wage, including your own or a family member's. You can also request reimbursement for work performed by a professional.



Moving and Storage Expenses

If you move personal property, it must be placed in a fully enclosed building or otherwise protected from the elements. Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.

Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of a high-risk flood zone.