



Title: **Homeowners insurance doesn't cover flood damage**  
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**Homeowners insurance doesn't cover flood damage**

To the editor:

Many parts of Illinois are currently or will soon be dealing with flooding as local waterways swell with melting snow and heavy rainfall. Just a few inches of excess water can make roadways dangerous and cause major property damage.

Flood safety begins with preparedness. Be familiar with the differences between flood and flash flood advisories, watches, warnings. Review flood safety procedures with your family. Flooding causes millions of dollars in damage each year. Victims face serious financial hardship.

Individuals can share the cost of flood-related repairs with an insurance company if appropriate insurance protection is in place before flooding occurs. Vehicle owners are covered for flood-related loss if the auto insurance policy includes comprehensive coverage on the damaged car.

Coverage for flood-related damage to dwellings and personal belongings is available, but only by purchasing a flood insurance policy. People often think homeowners insurance covers flood damage, but this is not the case. A separate, stand-alone flood insurance policy is the only way flood victims have guaranteed access to money for repairing flood-related damage to their homes and personal belongings.

Consider flood insurance even if your home is not located in a floodplain or has never flooded before.

The Illinois Insurance Association and its member companies encourage residents to investigate flood insurance sooner rather than later as coverage begins 30 days after the policy's effective date.

A local homeowners insurance agent can provide more specific details on cost, coverage options and restrictions.

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*Note to readers: Kevin J. Martin is executive director of the Illinois Insurance Association.*