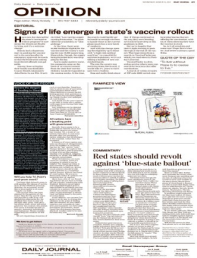




Title: **Beware the dangers of flooding in Illinois**
 Author:
 Size: 13.48 square inch
 Kankakee, IL Circulation: 15733



VOICE OF THE PEOPLE

Beware the dangers of flooding in Illinois

Flash flooding, inland flooding and storm-related flooding threaten all Illinoisans. Failing to recognize the danger can lead to personal injury, even death. Flooding also causes extensive damage to property each year. The Illinois Insurance Association urges residents to review flood safety protocols and consider flood insurance.

Personal safety is most important in a flood emergency. Talk to loved ones about where to go and what to do when flooding occurs. Pay attention to weather updates. Warnings mean conditions are right for a flood event. Watches mean flooding is about to take place or already happening. Never drive, walk or swim in floodwater. Stay off bridges that may be compromised by rushing floodwater underneath.

One inch of water can cause

thousands of dollars in property damage. Traditional homeowners insurance policies exclude flood-related property loss. A stand-alone flood policy is the only way to share this financial burden with an insurance company. Homeowners, renters and commercial businesses in participating NFIP communities can buy flood insurance on structures, contents or both. Coverage begins after a 30-day waiting period.

Victims without flood insurance may qualify for low-interest loans or grants. However, loans must be repaid, and grants are typically far below the amount of damage.

Be aware of flood dangers and contact a local property insurance agent to learn more about flood insurance before it's too late!

Kevin J. Martin

Executive director,
 Illinois Insurance Association