



Title: **Flooding is a threat throughout Illinois**  
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## LETTERS TO THE EDITOR

### **Flooding is a threat throughout Illinois**

Flash flooding, inland flooding, and storm-related flooding threaten all Illinois-ans. 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 and its member companies urge residents to review flood safety protocols and consider flood insurance.

Personal safety is most important in a flood emergency. Take time to 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.

Just one inch of water can cause thousands of dollars in property damage. Traditional homeowners insurance policies do not cover 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 protection on structures, contents, or both. There is a 30-day waiting period before coverage begins.

Victims without flood insurance may qualify for low-interest loans or grants. However, this financial assistance requires a presidential disaster declaration. Keep in mind that 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, Springfield