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**Editorial**


## YOUR VIEW

**Dear Editor,**

Illinois residents are sure to see the snow melt, ice thaw and severe storms roll through the state in the coming weeks. As a result, portions of Illinois may experience overflowing waterways, compromised dams and levees or excess surface water runoff. Flooding is a serious threat to properties located in these areas.

Floods are destructive, economically devastating and all too common. The Illinois Insurance Association and its member companies encourage everyone to have a financial plan to pay for damage caused by flooding. Taking an 'it won't happen to me' attitude could be costly.

Just one inch of water inside your home can mean thousands of dollars of damage. Flood insurance allows victims to share the cost of repairs with an insurance company. Traditional homeowners insurance policies exclude flood-related damage. Flood insurance is a separate, stand-alone policy backed by the federal government. These policies cover only one type of loss - flood damage. Protection is available for dwellings and personal belongings.

Contact a local property insurance agent for cost and coverage specifics, but do it soon. Coverage begins 30-days after the effective date of the flood insurance policy. Waiting too long to investigate flood insurance could leave you unprotected.

Victims without flood insurance have limited options. A monetary grant may be available for affected locations in designated disaster areas. Individuals in official disaster zones may also qualify for low interest loans.

Flood insurance is a better choice because claims do not depend on a disaster declaration.

Sincerely,

**Kevin J. Martin**  
 Executive Director  
 Illinois Insurance Association