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OPINION

Be prepared for floodwater

Unstable weather patterns may cause flooding in the coming weeks. Just a few inches of floodwater can make roadways dangerous and damage property. The Illinois Insurance Association and its member companies encourage residents to be prepared.

Be familiar with flood and flash flood advisories, watches, and warnings. Establish safety procedures for these communications, and be sure household members know how to respond. For example, never drive, walk, or swim through floodwater. Keep children away from storm drains that pull water off flooded streets. Avoid bridges that may be structurally compromised by rushing water underneath.

Floodwater causes major damage to homes and belongings. Repairing structural damage and replacing ruined possessions causes financial hardship. Many intend to turn to a homeowners or renters insurance company for help, not realizing these policies exclude flood-related property damage.

Insurance for flood-related damage to dwellings and personal belongings is available by purchasing flood insurance. Federally insured mortgage lenders require flood insurance on homes in high-risk areas. Flood insurance is optional for everyone else.

Consider buying flood insurance even if your home is not in a floodplain or has never flooded. It's the only way to have guaranteed access to money to overcome flood-related damage. Government assistance is unreliable and typically comes from low-interest loans that must be repaid.

Contact a local property insurance agent for details on flood insurance cost, coverage options, and restrictions. Act soon, though, as coverage begins 30 days after the policy's effective date.

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