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IT'S YOUR WRITE

How to prepare for future floods

Unstable weather patterns may cause flooding in the coming weeks. A few inches of floodwater can make roadways dangerous and damage property. The Illinois Insurance Association and its member companies are encouraging residents to prepare.

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

Floodwater causes major damage to homes and belongings. Repairing structural damage and replacing ruined possessions can cause financial hardship. Many people plan on turning to a homeowners or renters insurance company for help, not knowing these policies exclude flood-related property damage.

Flood insurance is available for purchase for homes and belongings damaged by floods. Federally insured mortgage lenders require flood insurance for homes in high-risk areas. Flood insurance is optional for everyone else.

Flood insurance is the only way to have guaranteed access to money to overcome flood-related damage. Government assistance is unreliable and comes from low-interest loans that must be repaid.

For flood insurance cost details, coverage options and restrictions, contact a local property insurance agent. Coverage begins 30 days after the policy's effective date.

Kevin Martin
Springfield

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