

SERVING YOU FIRST...



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DO YOU KNOW YOUR FLOOD INSURANCE RISK?

Devastating floods occur throughout the United States almost every year and are the number one natural disaster in the country. That's why it's important for every person to review their flood risk leading up to National Flood Awareness Week, March 15-19, 2010.

According to the National Flood Insurance Program (NFIP), 25 to 30 percent of all flood insurance claims come from low- to moderate-risk areas. Even those who don't live near water are at risk. Most people assume that because they don't live near a body of water they have no flood risk. In reality, anywhere it rains, it can flood. Heavy rains, clogged or insufficient drainage systems, nearby construction projects, broken water mains and inadequate levees and dams can cause flooding that puts homes and belongings at risk.

Readiness Tips

The following are three simple steps to help you make sure you're ready in the event of a flood.

1. Create a "flood file" and keep it in an accessible waterproof and fireproof container. It should contain a room by room inventory of your home, a copy of your insurance information, copies of any critical personal documents (e.g., social security cards, titles and deeds), and a CD backup of computer documents and digital photos.
2. Develop an emergency plan that includes evacuation routes from home, work and school. Make sure you have an out-of-town contact list that all family members can call in case you get separated.

story continued on reverse



Preparing For Disaster

There are many ways to protect your family and possessions in case a disaster strikes your home. For starters, make sure you have enough home insurance. If you have made major improvements, let your insurance agent know immediately. Build an emergency fund, keeping three to six months of living expenses in reserve. If you're evacuated from your home, call your insurance agent immediately. Keep receipts for your lodging, food and other living expenses - you'll need them to put in for reimbursement from your insurer.

Do You Know Your Flood Insurance Risk? (continued from front)

3. Create an emergency kit with extra drinking water, non-perishable food, first-aid materials, blankets, a battery-powered radio, a flashlight, and extra batteries that can be grabbed easily during an evacuation.

Most homeowners policies do not cover flood damage and just a few inches of water can cause thousands in damage. In 2007 alone, flood insurance claims in the United States were nearly \$600 million, with an average claim of \$33,356.



^ What This Symbol Means to You

There is a difference in where you buy your insurance. Many don't realize there are three sources for insurance:

1 CAPTIVE AGENTS

who can sell you the insurance of only one company.

2 TELEPHONE &

INTERNET

REPRESENTATIVES

who can offer you the insurance of one company only on the telephone or via computer.

3 INDEPENDENT

INSURANCE AGENTS

like us — who represent many insurance companies. We research these firms to find you the best combination of price, coverage and service for all your insurance needs.

HOW TO PROTECT YOUR CREDIT

It's important to know how thieves go about stealing identities so that you can be proactive in safeguarding your credit and personal information. Thieves can steal your Social Security or credit card numbers, then change the address on your bills. They then use your information to impersonate you, buying or renting products or using your personal information to commit criminal acts. Regularly checking your credit report for unexpected inquiries or other activity is one of the best ways to combat identity theft.

Take Action To Protect Yourself!

Here are some general preventative tips:

- **In general.** Don't carry your Social Security card with you. And don't write your PINs on the back of your bank cards or credit cards.
- **Wallets.** Itemize all cards you carry in your wallet. If you make photocopies, be sure to copy the back as well, since that's usually where the contact number is.
- **Handheld organizers.** Use a password to access all your information. Also, create a back up file in case your information is lost.
- **Credit cards.** Close accounts you don't use on a regular basis. If you haven't used it in at least six months, you probably don't need it.
- **Purses.** If a purse has a shoulder strap, keep it tucked under your arm and make sure it's in your line of vision. Backpacks that are out of your sight are easy targets.

HAVE YOU PREPARED TORNADO PLANS?

It is time to review preparedness plans with your family members. You should know where to go for maximum safety in your home before a tornado strikes, and you should practice getting there with the children because sometimes you need to act very quickly.

During severe thunderstorm and tornado warnings, the best place is your basement, whether it's the basement of your home or the apartment building. If there is no basement, the lowest level is best, and then seek a closet, hallway or bathroom in the middle of the home that is away from exterior walls and windows.

When in the basement, find more shelter under a stairwell, sturdy I-beam or a heavy desk or table. The southwest corner is not necessarily the best spot, because large objects can fall into the basement.

