



DEPARTMENT OF PUBLIC SAFETY

NEWS RELEASE

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Purchase Flood Insurance Before Flooding

Indianapolis – With forecasts predicting significant flooding this spring, Indianapolis/Marion County faces the threat of flooding along the White River and in low lying areas within Marion County. The Department of Public Safety Division of Homeland Security (DPS/DHS) is encouraging individuals, families and businesses to prepare for flooding now by purchasing a flood insurance policy, as there is a 30-day waiting period before a flood insurance policy takes effect.

Over the past 20 years, there have been numerous flood disasters in Indiana, 19 of which have been significant enough to warrant disaster declarations by the President. A claim on a flood insurance policy can be filed after any flooding event whether or not it is declared a disaster by the President.

“As we have seen in the past, just because you do not live in a flood plain does not mean that you as a homeowner, renter or business owner are not at risk of suffering damage from a potential flood during heavy rains” said Gary Coons, Division of Homeland Security Chief. While the comprehensive section of an auto insurance policy covers flood damage to vehicles, there is no coverage for flooding in standard homeowners, renters or commercial property insurance policies. It is available in a separate policy from the National Flood Insurance Program (NFIP) and from few private insurers. Having flood insurance provides a level of protection against financial loss due to flood damage.

Flood insurance is available to everyone in Marion County because we are a community that participates in the National Flood Insurance Program. Homes and businesses do not have to be in a high-risk flood hazard area to be eligible for coverage. In fact, more than 20 percent of all claims come from floods that happened in low or moderate flood-risk areas.

The average cost of a flood insurance premium in Indiana is about \$773 a year – just \$2 a day for financial protection from what could be devastating effects of a flood in a home or business. Flood insurance policies can be purchased for both the property and contents; an insurance agent can tailor a policy to fit specific needs.

Find out more about flood insurance and your flood risk online at www.floodsmart.gov or call 1-888-379-9531.

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