

Don't be desperate after El Niño flooding—be protected

NOAA reports a 95% chance of El Nino flooding this winter—out West and across the South—don't gamble—buy your flood policy.

Don't live through a long winter of anxiety as so many storms build and move across your state and across the country. When El Nino hits your home, don't be sad and sorry--be the one ready to rebuild. Only the flood insurance policy can cover your home or business for flood losses. Experts say now is the time to prepare. Consider these four points before El Nino flooding strikes:

#1. NOAA reports a 95% chance of El Nino flooding this winter out west and across the south—don't gamble—buy your flood policy.

Consumer Download: [Flood Risks Nationwide](#)

You know El Nino is heading for California but [El Nino flooding is already occurring](#) in Texas and the Gulf Coast, and will reach across the southern states to Florida then up the East Coast before spring. Extreme events, regardless of their labels happen every year in almost every state—and mostly without warning.

"Statewide, 17 people died...Rivers overflowed, seven inches of rain fell in a single day, and the damage cost California more than \$400 million. It was California's wettest winter on record. [It was the El Niño 1997-98](#)"

#2. Don't be fooled by the line on the map--25% of properties in the low to moderate risk flood zone will suffer a flood! Everyone needs to get a flood policy. Consumer Download: [Preferred Risk Policy-Protect What Matters](#)

...(In California) since 1978, 37.4% of paid claims, are due to the four El Niño years of 1982/83 and 1997/98....[4.8 times higher than non-El Niño years.](#)"

In just the last few months we have seen flooding happen in low risk flood zones in South Carolina, Texas, and Nevada, brought on by extreme weather events in places that no one thought would flood. Don't be next.

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*Don't count on
Disaster assistance.*

*Disaster assistance
is a loan—repayable
with interest.*

#3. Levees and dams are NOT built for extreme weather—they age, fail, and wipe out whole neighborhoods.—a flood policy is your only protection. *Consumer Download:* [Living with Dams-Know your Risks](#)

California lives with the levees on the LA river, while South Carolina just experienced levee failures—be aware--levees and dams can and do FAIL— *America's dams earned a "D" in The American Society of Civil Engineers (ASCE) most recent [Report Card for America's Infrastructure](#) (2013).*

"About 4,000 dams in the country are in need of repairs — and about half of those deficient dams could cost lives if they were to fail. There are more than 87,000 dams in the U.S. and the average age is 52 years old." Read more: [Association of State Dam Safety Officials](#)

#4. Don't count on disaster assistance —you can only rely on the flood policy to rebuild. *Consumer Downloads:* [Disaster Assistance vs. Flood Insurance](#) [What you need to know about Federal Disaster Assistance](#)

Disaster Assistance is a loan—repayable with interest—"Longer-term rebuilding and repair work, however, is not covered by the federal program. Homeowners can apply for a low-interest loan from the [US Small Business Administration](#) to repair or replace their primary residence to a pre-disaster condition, but loans are capped at \$200,000, plus \$40,000 for personal property, including automobiles, furniture, appliances and clothes."

[Everyone needs a flood policy](#)—*protect what matters—your home and family—they're worth it.*