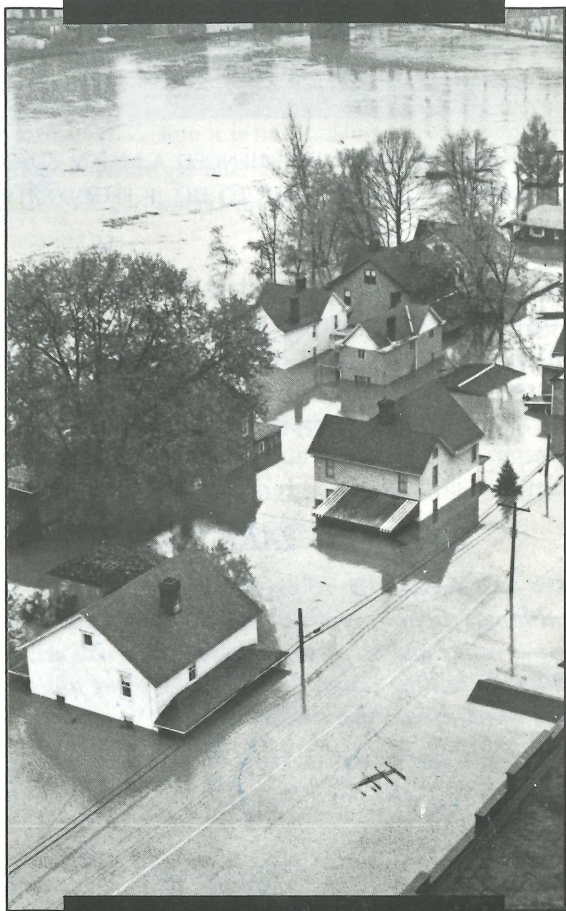


# *IN THE EVENT OF A FLOOD*



*TIPS TO  
MINIMIZE LOSS OF  
LIFE & PROPERTY . . .*



EVEN IF YOU'VE NEVER EXPERIENCED A MAJOR FLOOD, YOU OUGHT TO KNOW WHAT TO DO IF FLOODWATERS THREATEN YOUR COMMUNITY.

THE FOLLOWING TIPS FROM THE NATIONAL FLOOD INSURANCE PROGRAM SHOULD BE USED AS SUGGESTED GUIDELINES FOR ACTION. OF COURSE, IF YOU FIND YOURSELF IN A FLOOD SITUATION AND DO NOT KNOW WHAT TO DO, CHECK WITH LOCAL DISASTER OFFICIALS.

## STEPS TO TAKE TODAY

*Make an itemized list of personal property, including furnishings, clothing, and valuables. Photographs of your home—inside and out—are helpful. These will assist an adjuster in settling claims and will help prove uninsured losses, which are tax deductible.*

- **LEARN THE SAFEST ROUTE FROM YOUR HOME** or place of business to high, safe ground if you should have to evacuate in a hurry.
- **KEEP A PORTABLE RADIO**, emergency cooking equipment, and flashlights in working order.
- **PERSONS WHO LIVE IN FREQUENTLY FLOODED AREAS** should keep on hand materials such as sandbags, plywood, plastic sheeting, and lumber which can be used to protect property. *(Remember, sandbags should not be stacked directly against the outer walls of a building, since, when wet, the bags may create added pressure on the foundation.)*

**“ About 11 o'clock last night the water started coming in over the bridge. Between 11 and 11:20 it was incredible how fast it rose. There was really no time to move. Or get out. Or anything . . . Whatever is gone in this neighborhood is gone. It's a total loss. ”**

Resident of Austin, Texas, May 24, 1981

- **BUY FLOOD INSURANCE.** You should contact your property/casualty agent or broker about eligibility for flood insurance, which is offered through the National Flood Insurance Program. Generally, there is a five-day waiting period for this policy to become effective, so don't wait until the last minute to apply.
- **KEEP YOUR INSURANCE POLICIES** and a list of personal property in a safe place, such as a safety deposit box. Know the name and location of the agent(s) who issued these policies.

## WHEN THE FLOOD COMES

The safety of your family is the most important consideration. Since floodwaters can rise very rapidly, you should be prepared to evacuate before the water level reaches your property.

- **KEEP A BATTERY-POWERED RADIO** tuned to a local station, and follow all emergency instructions.
- **IF YOU'RE CAUGHT IN THE HOUSE** by suddenly rising waters, move to the second floor and, if necessary, to the roof. Take warm clothing, a flashlight, and portable radio with you. Then wait for help. . . don't try to swim to safety. Rescue teams will be looking for you.
- **WHEN OUTSIDE THE HOUSE, REMEMBER. . . FLOODS ARE DECEPTIVE.** Try to avoid flooded areas, and don't attempt to walk through floodwaters that are more than knee deep.
- **IF, AND ONLY IF, TIME PERMITS. . .** there are several precautionary steps that can be taken.
  - **TURN OFF ALL UTILITIES** at the main power switch

and close the main gas valve if evacuation appears necessary. Do not touch any electrical equipment unless it is in a dry area and you are standing on a piece of dry wood while wearing rubber gloves and rubber-soled boots or shoes.

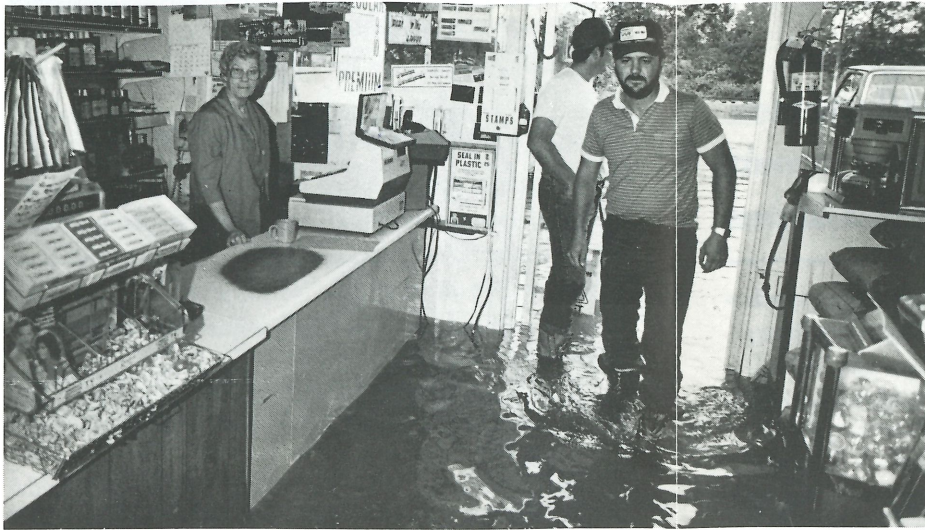
- **MOVE VALUABLE PAPERS**, furs, jewelry, clothing, and other contents to upper floors or higher elevations.
- **FILL BATHTUBS, SINKS AND JUGS WITH CLEAN WATER** in case regular supplies are contaminated. You can sanitize these items by first rinsing with bleach.
- **BOARD UP WINDOWS** or protect them with storm shutters or tape to prevent flying glass.
- **BRING OUTDOOR POSSESSIONS INSIDE THE HOUSE** or tie them down securely. This includes lawn furniture, garbage cans, tools, signs, and other moveable objects that might be swept away or hurled about.
- **IF IT IS SAFE TO EVACUATE BY CAR**, you should consider the following:
  - **STOCK THE CAR WITH NONPERISHABLE FOODS** (*like canned goods*), a plastic container of water, blankets, first aid kit, flashlights, dry clothing and any special medication needed by your family.
  - **KEEP THE GAS TANK AT LEAST HALF FULL** since gasoline pumps will not be working if the electricity has been cut off.
  - **DO NOT DRIVE WHERE THE WATER IS OVER THE ROADS.** Parts of the road may already be washed out.
  - **IF YOUR CAR STALLS IN A FLOODED AREA**, abandon it as soon as possible. Floodwaters can rise rapidly and

sweep a car (*and its occupants*) away. Many deaths have resulted from attempts to move stalled vehicles.

## AFTER THE FLOOD

If your home, apartment or business has suffered flood damage, immediately call the agent or broker who handles your flood insurance policy. The agent will then submit a loss form to the National Flood Insurance Program. An adjuster will be assigned to inspect your property as soon as possible.

- **PRIOR TO ENTERING A BUILDING**, check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank, and let the house air for several minutes to remove foul odors or escaping gas.
- **UPON ENTERING THE BUILDING**, do not use open flame as a source of light since gas may still be trapped inside; a battery-operated flashlight is ideal.
- **WATCH FOR ELECTRICAL SHORTS OR LIVE WIRES** before making certain that the main power switch is turned off. Do not turn on any lights or appliances until an electrician has checked the system for short circuits.
- **COVER BROKEN WINDOWS** and holes in the roof or walls to prevent further weather damage.
- **PROCEED WITH IMMEDIATE CLEANUP MEASURES** to prevent any health hazards. Perishable items which pose a health problem should be listed and photographed before discarding. Throw out fresh food and previously opened medicines that have come in contact with floodwaters.
- **WATER FOR DRINKING AND FOOD PREPARATION** should be boiled vigorously for ten minutes (until the public water system has been declared safe). Another method of disinfecting is to mix 1/2 teaspoon of liquid commercial laundry bleach with 2-1/2 gallons of water. . . let stand for five minutes before using. The flat taste can be removed by pouring the water from one container to another or adding a pinch of salt. In an emergency, water may be obtained by draining a hot water tank or melting ice cubes.



- **REFRIGERATORS, SOFAS, AND OTHER HARD GOODS** should be hosed off and kept for the adjuster's inspection. A good deodorizer when cleaning major kitchen appliances is to add one teaspoon of baking soda to a quart of water. Any partially damaged items should be dried and aired; the adjuster will make recommendations as to their repair or disposal. Take pictures of the damage done to your building and contents.
- **TAKE ALL WOODEN FURNITURE OUTDOORS**, but keep it out of direct sunlight to prevent warping. A garage or carport is a good place for drying. Remove drawers and other moving parts as soon as possible, but do not pry open swollen drawers from the front. Instead, remove the backing and push the drawers out.
- **SHOVEL OUT MUD WHILE IT IS STILL MOIST** to give walls and floors a chance to dry. Once plastered walls have dried, brush off loose dirt. Wash with a mild soap solution and rinse with clean water; always start at the *bottom* and work up. Ceilings are done last. Special attention at this early stage should also be paid to cleaning out heating and plumbing systems.
- **MILDEW CAN BE REMOVED FROM DRY WOOD** with a solution of 4 to 6 tablespoons of trisodium phosphate (TSP), 1 cup liquid chlorine bleach, and 1 gallon water.
- **CLEAN METAL AT ONCE** then wipe with a kerosene-soaked cloth. A light coat of oil will prevent iron from rusting.

Scour all utensils, and, if necessary, use fine steel wool on unpolished surfaces. Aluminum may be brightened by scrubbing with a solution of vinegar, cream of tartar, and hot water.

- **QUICKLY SEPARATE ALL LAUNDRY ITEMS** to avoid running colors. Clothing or household fabrics should be allowed to dry (*slowly, away from direct heat*) before brushing off loose dirt. If you cannot get a professional cleaner, rinse the items in lukewarm water to remove lodged soil. Then wash with mild detergent; rinse and dry in sunlight.

- **FLOODED BASEMENTS SHOULD BE DRAINED** and cleaned as soon as possible. However, structural damage can occur by pumping out the water too quickly. *After* the floodwaters around your property have subsided, begin draining the basement in stages, about 1/3 of the water volume each day.

## WHAT DOES NATIONAL FLOOD INSURANCE MEAN TO YOU?

Until the late 1960s, flood insurance was practically unavailable to home and business owners.

Since private insurance firms were unwilling to assume the financial risk alone, Congress voted in 1968 to create the National Flood Insurance Program (NFIP). This federal program provided flood insurance at reasonable cost in exchange for the careful management of flood prone areas by local communities.

Today, you can insure almost any enclosed building and its contents against flood loss, as long as your community is participating in the NFIP.

Remember, most standard homeowners policies do not cover flood loss. For more details on flood insurance protection, call your agent or broker today.

***IF YOU'RE FLOODED OUT,  
YOU DON'T HAVE TO BE  
WIPED OUT.***



**FEDERAL EMERGENCY MANAGEMENT AGENCY  
FEDERAL INSURANCE ADMINISTRATION  
NATIONAL FLOOD INSURANCE PROGRAM**

