



ARIZONA DEPARTMENT OF EMERGENCY AND MILITARY AFFAIRS

Arizona Division of Emergency Management State Emergency Operations Center

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Preparation for Flooding Begins Immediately Following A Wildfire *30 Days Required from Purchase of Insurance Before Policy Goes Into Effect*

PHOENIX—Residents affected by wildfires may think the worst is over after the flames are extinguished but without proper preparation, a flooding disaster can be around the corner.

Wildfire alters the landscape in ways that increase water and mud runoff in burned areas. Under normal circumstances, the forest floor drains, dissipates and absorbs water effectively enough to reduce flooding downstream. Burned forest areas are more unstable and less able to hold water, collecting downstream with increased velocity and often resulting in urban and flash flooding.

This is why it pays to have flood insurance. Most homeowners' insurance policies do not cover flood damage but most agents who sell homeowner's insurance also can sell federal flood insurance policies. Detailed information about the National Flood Insurance Program (NFIP) is available at **FloodSmart.gov** on the Internet.

A phone call to the NFIP referral center at **(888) 379-9531** will connect directly with a program representative who can provide local insurance agents and mail a program brochure.

It takes 30 days for an NFIP policy to go into effect after it is purchased, and with Arizona's monsoon season rapidly approaching, now is the time to consider buying flood insurance.

Flood insurance is also available to renters to cover their belongings, and businesses, which can cover properties and contents. Residents and business owners in flood hazard zones, known as floodplains, may be required to carry flood insurance by their lender.

Although many tribes in Arizona do not participate in the NFIP, those tribes are encouraged contact FEMA directly for more information on the process to become eligible.

A few more tips:

- Buying flood insurance can require diligence by purchasers. While insurance agents sell the insurance, they may not be as familiar with its details as they are with other insurance products.
- Remember: Only 10 percent of the flood insurance coverage on the primary structure can be used to repair accessory structure(s) on the property so it is recommended that a separate policy be purchased for each structure.. For example, that means a separate policy for a detached garage, a guest house or any other structure you wish to protect. Additional separate policies are encouraged to insure the contents of each structure.

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FLOOD INSURANCE FAQ

Q. Why should people buy flood insurance now?

A. You can't wait until the rain starts falling because it takes 30 days for the policy to go into effect.

Q. Doesn't my homeowner's policy cover floods?

A. No. Flood insurance has to be obtained separately. It is available to property owners in any community that participates in FEMA's National Flood Insurance Program.

Q. How much flood insurance is available?

A. Homeowners can obtain up to \$250,000 on their home and up to \$100,000 for contents. Non-residential buildings, such as businesses, can obtain a maximum of \$500,000 on the structure and \$500,000 on the contents.

Q. Can renters obtain flood insurance?

A. Yes. They may purchase insurance for up to \$100,000 on the contents.

Q. Where can people purchase flood insurance?

A. Through their regular insurance agents.

Q. Is flood insurance available for homes and other buildings outside the high-risk zones?

A. Yes, and it's a good idea to buy it no matter where you live. Between 20 and 25 percent of all flood insurance claims comes from low-risk areas.

Q. How can people find out more about the level of flood risk for their home?

A. One way is to go to www.floodsmart.gov. In most cases, by entering your address in the designated space, you will be advised on whether your structure is in a low-, moderate- or high-risk zone.

However, the flood risk within the Wallow Fire burn area has increased so existing maps that are used by the insurance industry will not reflect the increased risk of flooding. Many owners of structures within the Wallow Fire burn area will pay low to moderate flood insurance premiums unless their structures are located in flood-prone areas prior to the Wallow Fire.

Q: What are premium rates based on?

A: Premium rates for flood insurance are based on flood risk. Most inhabited areas of the nation have been assigned to a risk category; two neighbors' property may be in different risk categories. Look up flood risk categories on **FloodSmart.gov** and find out what the insurance premium would be.