Homeowner's Guide to Flood Readiness

Proactive steps to understand your risk, make a plan, and cut the damage a flood can do — all of it done before the water arrives.

Statewide
FLOOD INSURANCE
EST. 2012

Phase 1 ASSESS & PLAN

1 Understand your risk

Know your area. Flash, river, coastal, and post-fire debris floods behave differently. Learn which apply where you live.

Check the maps. FEMA's Flood Map Service Center shows whether your home sits in a mapped flood-prone area.

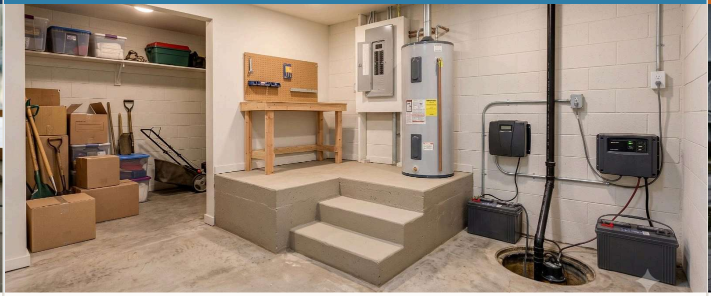
2 Make safety plans

Family strategy. One plan covering evacuation routes, shelter, and pets — written down, not assumed.

Stay connected. Decide now how you will reach each other through a power or cell outage.

Build a kit. Food, water, medicine, batteries, and first aid for at least three days.

Phase 2 FORTIFY YOUR PROPERTY



3 Secure the structure

Elevate utilities. Anchor and raise electrical panels, heating systems, propane tanks, and appliances.

Defend the basement. Water alarms plus a working sump pump with a battery backup.

Exterior upkeep. Clear gutters and downspouts so water has somewhere to go.

4 Secure your finances

Get covered. Most homeowners policies pay nothing for flood damage — and contents coverage is a separate purchase.

Protect documents. Originals in a watertight box; copies in the cloud.

Document valuables. A photo-and-video household inventory is what an adjuster works from.

Phase 3 IMMINENT ACTION

5 Pre-flood steps

Stay informed. Monitor local news, weather, and official emergency alerts for warnings and orders.

Go high. Move furniture and valuables to an upper floor or attic while it is still safe to do it.

Block entries. Sandbag doors and low openings — only if time allows.

NEVER

Let property work delay an evacuation, and never walk, swim, or drive through floodwater. Your home and belongings can be replaced. The people in them cannot.

Would your flood claim be ready today?

Send us your declarations page. We will tell you plainly what you are covered for and what you are not — and if a claim ever comes, you have an advocate who already knows your policy.

855-225-3566
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