

PREPARE YOUR PLAN.



Floods can happen anywhere.

- Don't wait until a storm is approaching to prepare.
- Know the hazards that may affect your property and mitigate the risks.
- Prepare an emergency plan for you and your family.
- Keep important documents in a secure, waterproof box. Make digital copies of the documents and give to a family member. Take photos of your household contents and valuables.
- Assemble a storm kit that contains flashlights, batteries, first-aid supplies, cash and medications, non-perishable foods and water.

 **FLOODS** are the **#1 natural disaster in the United States.**



- Protect your home with flood insurance – call your insurance agent today and discuss a flood insurance policy. Protect your investment for today and for future generations.
- Sign up for emergency alerts from OBX Alerts at OBXAlerts.com
- Evacuate when advised to do so by local officials. Know the evacuation routes you should take.



Wetlands dissipate wave energy and reduce erosion.

PROTECT YOUR PROPERTY.

Whether you live full-time on the Outer Banks or own a second home here, protecting your property is essential.

- Build responsibly.
- Elevate your home to mitigate flood damages. This includes elevating your HVAC unit and any other outside mechanical equipment.
- Use flood vents in storage areas to relieve pressure from rising flood waters on the walls of the structure.
- Secure LP tanks with straps or tie-downs to prevent flotation.
- Protect natural floodplain functions by preserving wetland areas, marshes, and natural drainage patterns. These areas help dissipate wave energy and reduce erosion.
- Keep streams and ditches free of debris. Clogged drainage ditches prevent the flow of stormwater and result in flooding.
- Protect oceanfront dunes that serve as natural barriers to tidal overwash. Use designated access points to access the beach to avoid damage to the dune system and vegetation.



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- Know the hazards to your property – properties in low risk X zones can flood also. One inch of water can cause \$2,000 of damage.
- Heavy rainfall amounts can cause flooding in low-risk areas. Even if your property is in a low-risk area, each storm is different. Take steps to protect your property. Don't assume your property will not be damaged because a flood map shows it is in an X or X zone.
- Call your local government for information about hazards and how you can mitigate them. Your property more than ever.
- If you don't have a flood insurance policy, visit FloodSmart.gov to learn more about flood insurance and how to protect the community.

Business owners can also purchase flood insurance.



1 Inch
WATER
DAMAGE

(2,000 Square Feet)

Protect, Prepare, Insure.



RGE

...nal rise of water
...r and above the normal
...r year-round. The storm
...to visualize how high
...e ground. The colors
...d on National Weather
...rge Flooding Maps,
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INSURE YOUR INVESTMENT.

Flood insurance is one of the best tools to protect your property from flood risks. Insure your property with a flood insurance policy. Property owners in special flood hazard areas are required to purchase flood insurance if they have a mortgage from a federally regulated or insured lender. A separate flood policy is needed since your homeowners insurance policy does not cover flood damages. Coverage may be purchased for buildings and contents or for just contents. Only a flood insurance policy reimburses for flood damages.

Most policies require a 30-day waiting period. So don't delay, talk to an agent today.

FLOOD INSURANCE: KNOW THE FACTS

- Coverage Limits
 - Residential - Up to \$250,000 for building and up to 100,000 for contents
 - Commercial - Up to \$500,000 for building and up to \$500,000 for contents
- Separate policies for building and contents coverage
- Separate deductibles for building and contents. A higher deductible will result in lower premiums.
- Providing a copy of your elevation certificate to your insurance agent may result in lower premiums.
- All local governments in Dare and Currituck County participate in the Community Rating System (CRS) which results in discounts on your flood insurance premium.

The distance of a structure to a water body or flooding source can impact your Flood Insurance Risk Rating.



Prepare, Protect, Insure.



PREPARE your plan.
PROTECT your property.
INSURE your investment.

