

## THERE ARE LOTS OF REASONS TO BE INSURED AGAINST FLOODING

- Flooding is the state's #1 natural disaster.
- Flood damage is not covered by most homeowner insurance policies.
- 25 percent of flood claims are filed by people living in moderate- to low-risk areas.
- Disaster assistance – when it's available – is usually a loan you must repay with interest. Just a few inches of water can cause tens of thousands of dollars in damage to your home. *Flood insurance makes sense.*

## DON'T BELIEVE THE MYTH

*Many people are under the misconception that they are ineligible for flood insurance because of where they live or because of their mortgage status. But the truth is, as long as your community is an NFIP member, any homeowner, business owner and renter can get flood insurance.*

More than 270 Mississippi communities participate in NFIP. To find out if your community is a member, contact your local building official or emergency management official.

### TO PURCHASE FLOOD INSURANCE

Contact your insurance agent or call the **National Flood Insurance Program** toll-free at

**1-888-379-9531**

[www.floodsmart.gov](http://www.floodsmart.gov)

## WHAT ARE THE ODDS?

There is a 26 percent chance of experiencing a flood during the life of a 30-year mortgage, compared to a 9 percent chance of fire. However, losses due to flooding are not covered under typical homeowner and business insurance policies.

## CAUSES OF FLOODING

- Hurricanes and tropical storms don't just flood the coast. In the last 30 years, more deaths occurred from inland flooding of tropical storm systems than any other natural disaster.
- Heavy rains can produce flash flooding. Even if you live on a hill, your home can still flood.
- Heavy rains, winter storms, and spring thaws bring flooding to river basins.
- Overburdened or clogged drainage systems lead to property damage both within and outside floodplains.
- Construction and new development affect natural drainage and create new flood risks.

## FOR MORE INFORMATION

Contact your NFIP State Coordinator by phone at **(601) 933-6884** or by e-mail at [memainfo@mema.ms.gov](mailto:memainfo@mema.ms.gov).

Visit the Mississippi Emergency Management Agency online at [www.msmema.org](http://www.msmema.org).

Know your risk! Find out at the National Flood Insurance Program's Web site, [www.floodsmart.gov](http://www.floodsmart.gov).



MISSISSIPPI EMERGENCY  
MANAGEMENT AGENCY



NATIONAL  
FLOOD  
INSURANCE  
PROGRAM



## KNOW YOUR RISK

**YOUR HOMEOWNER'S  
INSURANCE DOES  
NOT COVER FLOODS!**

Flood insurance is the

easy and inexpensive way

to protect your home

against nature's #1 hazard

## CAN YOU WEATHER THE STORM?

Flooding is the most common natural disaster in the United States, causing an average of \$2.4 billion in losses each year.

You don't need to live near a river or a lake, in a low-lying area or near the Gulf Coast to lose your property to flooding.

Most flooding is the result of locally heavy rainfall.

## FLOODS ARE COSTLY

From January 1978 to April 2005, the Federal Emergency Management Agency's National Flood Insurance Program (NFIP) paid more than \$278 million in flood insurance claims to Mississippians. That's about \$9.8 million in losses paid each year. In August 2005, Hurricane Katrina launched claims payments to more than \$2.8 billion.

## FLOOD INSURANCE IS AFFORDABLE

Chances are, you live in a low- or moderate-risk flood zone, where flood insurance policies range from \$112 to \$317 a year depending on the level of coverage. *That's peace of mind and protection for less than 90 cents a day!*



**April 2003:** Record rainfall flooded the Jackson metro area.

Photos courtesy  
The Clarion-Ledger

## MAJOR FLOOD DISASTERS IN MISSISSIPPI



**1927: The Great Mississippi Flood** was the most destructive river flood in U.S. history. More than 27,000 square miles flooded in six states, displacing 700,000 people and stranding 13,000 refugees in Greenville, Miss.



**1979: The "Easter Flood" of Jackson** inundated the state's capital city as a powerful, slow-moving storm system dumped several inches of rain across an already saturated central Mississippi, overloading the Pearl River Basin. An estimated 12,000 acres flooded, 15,000 people evacuated and 1,400 homes flooded. Many homes in the northeast section of Jackson were under water for a week.



Photo courtesy The Mississippi Press

**2005: Hurricane Katrina** was the largest flooding disaster in U.S. history. Don't forget about the "wind vs. water" controversy following the storm. Sadly, thousands of homeowners found themselves without insurance coverage after their homes flooded.

## WHAT YOU NEED TO KNOW

### MISSISSIPPI IS A FLOOD ZONE

That's true. The entire state is a mapped flood zone. Every part of the state is zoned according to its risk for flooding: low, moderate and high. To learn more about your risk, visit [www.floodsmart.gov](http://www.floodsmart.gov) and click "What's Your Flood Risk?"

### YOU CAN GET FLOOD INSURANCE

Whether or not you live in a low-, moderate- or high-risk flood zone doesn't matter. You can purchase a flood insurance policy for

your property no matter where you live. The only factor is if your community is a member of the NFIP.

### FLOOD INSURANCE IS AFFORDABLE

You can protect your property against flood losses for as little as \$112 a year. If you live in a low-risk area, the maximum coverage, \$250,000 for your home and \$100,000 for contents, costs just \$319 a year with a \$500 deductible. That's less than you spend on car insurance!