

**QUESTIONS TO ASK YOUR AGENT ABOUT
ADDING A FLOOD INSURANCE POLICY:**

What flood damage does my homeowner's policy cover?

What areas of my home will flood insurance cover?

Does my homeowner's policy cover damage from flood after a wildfire?

Do I need flood insurance if I'm a renter to cover my personal property?

What flood risk zone is my property located in high, moderate, or low?

What are my flood coverage options?

How can I get the best rate?

Will this flood policy cover mudflows and flash flooding?

What is the waiting period before my new flood policy is in effect?

If I experience a flood, how do I submit a claim?

"Twenty percent of flood insurance claims occur in moderate-to-low risk areas."

FEMA: Flood After Fire Fact Sheet

For more information about adding flood insurance to your policy, call your insurance agent or contact the National Flood Insurance Program Referral Call Center at 888-379-9531 to request an agent referral.

FloodSmart.Gov



FLOOD RISK & INSURANCE RESOURCES:
fema.gov/flood-insurance

insurance.utah.gov/consumer/auto-home/disaster-prep
or call 800-439-3805 #2

wildfire.utah.gov

floodhazards.utah.gov

Utah Flood After Fire Insurance Information



FLOOD AFTER FIRE: THE RISK

Wildfires dramatically alter the terrain and ground conditions of the land they burn. Normally, vegetation absorbs rainfall, reducing runoff. Wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflows. Flood risk remains significantly higher after a wildfire until vegetation is restored, **this can take up to five years.**

Flash flooding after a wildfire is often more severe than other flood events because flood waters can erode ash, debris and sediment into the flood water to form debris flows. Mudflows can contain large boulders, trees, and other debris that can destroy buildings, roads, and bridges.

GET FLOOD INSURANCE NOW

Floods are the most common and costly natural hazard in the United States. Whether caused by heavy rain, thunderstorms, or spring snow melt, the results of flooding can be devastating to property owners. Flash floods are especially common after wildfires and can occur within minutes of the first drop of rain in a rainstorm.

Even areas that are not traditionally flood-prone are at risk because of changes to their landscape caused by wildfires. Residents and business owners need to protect their homes and assets with flood insurance **now**—before a weather event occurs and it's too late.

Residents and business owners are strongly encouraged to purchase flood insurance as their best guaranteed financial protection from flooding.

There is typically a 30-day waiting period before flood insurance takes effect. But the Biggert-Waters Flood Insurance Reform Act of 2012 allows for an exception to the waiting period in certain cases where property is affected by flooding on federal land that is a result of or exacerbated by post-wildfire conditions.



REDUCE YOUR RISK

Property owners should:

Prepare Now. Gather supplies in preparation for a storm and strengthen your home against damage. Keep important papers in a safe, waterproof place. Do not allow children or vulnerable adults with mobility restrictions to sleep in basements when weather events with possible flood risk are forecast.

Buy Flood Insurance. Most standard homeowner insurance policies do not cover flood damage or mudflow. **Flood insurance is affordable.** Rates are based on many factors, cost to rebuild, first floor height, distance to the flooding source, etc. Conduct a home inventory; itemize and take pictures of possessions.

Plan Ahead. Sign up for National Weather Service and any local community emergency notification systems to receive alerts if officials deem an evacuation is necessary. Plan out evacuation routes and practice with family members what to do if a flash flood warning is issued.