1) Visit [www.lacounty.gov/elnino](http://www.lacounty.gov/elnino) for storm resources, preparedness and information for home and business owners.

2) Contact your Homeowners Insurance Agent or [www.FloodSmart.com](http://www.FloodSmart.com) for information and a quote for Flood Insurance.

3) Your Homeowners and Renters Policy does not cover flood damage to your home or personal property.

4) You don’t have to own a home to buy Flood Insurance. Renters can buy coverage for their personal property.

5) Standard Business property policies do not cover Flood damage. Businesses can purchase Flood Insurance as well.

6) Plan ahead, it takes 30 days after you have applied for Flood coverage for your policy to take effect.

7) Don’t assume you’re immune from Flood damage; 25% of Flood claims come from moderate to low risk flood areas.

8) Don’t assume you will qualify for Federal Assistance from Flood damage. Not all Floods are considered disaster areas that are subject to Federal Assistance.

9) Federal Assistance is a loan that must be repaid.

10) Remember, a few inches of water can cause thousands of dollars in damages.

For more information visit us online at [www.lacic.org](http://www.lacic.org)