



Los Angeles County

Commission on Insurance

Flood Insurance Tip Sheet

- 1) Visit www.lacounty.gov/el_nino for storm resources, preparedness and information for home and business owners.
- 2) Contact your Homeowners Insurance Agent or 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

