

Protecting Our Homes & Businesses from the Impacts of Flooding



As spring turns to summer in Michigan, and the impacts of climate change continue to raise the risk of severe rain events, there are a variety of things that we can all do to help protect our homes and businesses from flooding.

PREPARE

Help Prevent Basement Back-Ups and Flooding

- Clean your gutters if you can safely do so (get help if needed).
- Move any items that are blocking the exits of your downspouts.
- Remove downspouts from your home's underground storm pipes and redirect them onto your lawn at least three feet away from the house.
- If you see a catch basin covered in trash, remove the trash and debris to help avoid clogging up the storm water collection system.
- Clean debris and leaves from in front of your property to reduce catch basins from clogging.

PREVENT

Be Proactive to Protect Items in Your Basement

- Don't keep valuables in the basement.
- Use shelves to store items to keep them above the basement floor.
- Store items in plastic tubs with lids.
- Consult with a licensed plumber and HVAC company to:
 - Replace hot water tanks with a tankless water system that can be elevated and placed on the wall.
 - Install backflow preventors on your sewer line.
 - Disconnect your downspouts from underground storm pipes and redirect storm runoff onto your lawn (at least three feet away from your home).
 - Have your furnace inspected and see if it can be raised up.
 - Place your washer/dryer on an elevated platform

PROTECT

Know Your Insurance Policy

- Insurance policies do not cover all water damage. Review your policy carefully to look for exclusions.

Basement Sewer & Drain Backups

- Backup of sewers and drains are generally not covered under a standard homeowners/renters' insurance policy.
- To make sure you are adequately covered, seek a special sewer backup endorsement or, in some cases, a separate policy.

Flooding

- Most businesses, homeowners and renters' insurance policies do not cover flood damage. Because of this, a separate policy is almost always necessary.
- Any homeowner, renter or business owner in a participating community can purchase flood insurance to protect their property through the National Flood Insurance Program (including for secondary/vacation homes and investment properties) **This includes properties that are not adjacent to streams, rivers, or large water bodies.*
- Alternatively, homeowners, renters and business owners can purchase flood insurance from agents and commercial insurance companies.



What is Generally Covered by Flood Insurance

- Buildings and foundation
- Electrical and plumbing
- Mechanical equipment (Central air, furnaces & water heaters)
- Debris removal
- Contents (clothing, furniture washer/dryers, and electronic equipment, if the insured purchases contents/personal property coverage)



What is Generally Excluded by Flood Insurance

- Mold and bacteria
- Currency, precious metals, and valuable papers
- Property and belongings physically outside of the building
- Landscaping
- Decks

- To learn more about the NFIP and buying a policy, ***click here***.
- We also recommend you contact your insurance agent or broker for their professional advice.

According to the Federal Emergency Management Agency (FEMA) just one inch of water can cause \$25,000 of damage to your home. See how much a flood could cost you with this ***FEMA Flood Risk Tool***.