

Arkansas Insurance Department

NEWS RELEASE

*Allen Kerr
Insurance Commissioner*



FOR IMMEDIATE RELEASE

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SC Weather a Reminder For Flood Insurance Need

Kerr: Don't wait for the water to come knocking at your door

LITTLE ROCK – Arkansas Insurance Commissioner Allen Kerr today released the following statement reminding Arkansans of the need for having flood insurance following this weekend's flooding in South Carolina and other east coast states:

"The epic rainfall in South Carolina should again serve as another reminder for Arkansans to protect themselves by having flood insurance. As we remember our state's own bout with flooding in June, we must also remember the fact that new flood policies have a 30-day waiting period before taking effect. I urge Arkansans not to wait for the water to come knocking at your door—get insured today."

Floods are not covered on a typical homeowners or renter's policy. Flood insurance can be obtained via the National Flood Insurance Program (NFIP) through the Federal Emergency Management Agency (FEMA). Arkansans should visit <http://FloodSmart.gov> to determine whether their community participates in the NFIP, and to find an agent.

Kerr offered these reminders for Arkansans when they start looking to protect their property with flood insurance:

- Flood damage is not typically covered by a homeowner's insurance policy.
- Typically, there is a 30-day waiting period from date of purchase before your flood insurance policy goes into effect.
- You can get flood insurance nationwide.
- You can get flood insurance if you live in a floodplain or high-flood-risk area.
- You can get flood insurance if you live outside a floodplain or a lower-risk area—and at a lower cost.
- You can get flood insurance if your property has been flooded before.
- You can get flood insurance from insurance agents in your area.
- You can buy flood insurance even if your mortgage broker doesn't require it.

For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>, follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.