



FEMA

W-06081

October 23, 2006

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators
and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: News Release R10-06-042
Northwest Flood Season Begins in November

The attached news release, issued by FEMA on October 20, 2006, encourages residents of the Pacific Northwest to purchase flood insurance before the start of the 2006 Northwest flood season, this November.

Please share this information with others in your organization, as appropriate.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Marketing, Underwriting



El Nino Or Not, November Marks Beginning Of Northwest's Flood Season

Thirty-Day Count Down for Flood Insurance?

Release Date: October 20, 2006

Release Number: R10-06-042

» 2006 Region X News Releases

SEATTLE, Wash. -- November marks the onset of rainy season in the Pacific Northwest, and this last week's steady rains have soaked roads and saturated soils. According to FEMA Acting Regional Director Dennis Hunsinger, it's time for policy holders to review their flood insurance policies and consider increasing coverage... and for uninsured homeowners and renters to think seriously about buying flood insurance.

"Our region is prone to a variety of natural disasters, ranging from seasonal flooding and winter storms to wildfires and earthquakes, but flooding is by far our leading cause of disaster-driven property loss," said Hunsinger. "National flood insurance offers a comprehensive safety net against future flood losses, and pays off whether or not there is a Presidential disaster declaration. But there is a thirty-day waiting period before the coverage takes effect, so **do not wait** until the water rises."

National Flood Insurance Program (NFIP) policies are available to communities that agree to adopt and enforce sound floodplain management practices, and according to Hunsinger, virtually every community in the northwest qualifies. "By aggressively managing their floodplains, local officials can guarantee access to affordable coverage, and that's important," said Hunsinger. "If you already have flood insurance - now is a good time to review your policy for adequate coverage. Keep it current - don't tempt fate by letting your policy lapse after a run of good weather."

Flood insurance covers structural damage and contents for all insurable residential and non-residential buildings. Policies can be purchased from any licensed insurance agent or broker. Maximum coverage for single-family homes is \$250,000 for the structure itself, and \$100,000 for contents. Renters can also insure their personal belongings for up to \$100,000. Businesses can insure buildings for up to \$500,000 for the structure, and contents for up to \$500,000.

For more information about the NFIP visit www.floodsmart.gov or call 1-800-427-4661.

FEMA manages federal response and recovery efforts following any national incident, initiates mitigation activities and manages the National Flood Insurance Program. FEMA works closely with state and local emergency managers, law enforcement personnel, firefighters and other first

responders. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.