Do You Need Flood Insurance?

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Do you think you need flood insurance only if you live near water? Think again. Floods can be caused by heavy rainfall, melting snow, clogged drainage systems and broken levees. All it takes is a few inches of water to cause major damage to your home and belongings.

So don't get caught off guard. If you think you're at risk, consider protecting your home with a flood insurance policy. Although Liberty Mutual's home and renters policies do not cover flood losses, you can purchase flood insurance through FEMA's National Flood Insurance Program. To find out more information on coverage and premiums, visit www.fema.gov/business/nfip or contact your Liberty Mutual sales representative for assistance.

In the meantime, take these steps to protect your home from flood damage:

- Safeguard your important documents in a waterproof container.
- Keep gutters clear of debris.
- Landscape with native plants and vegetation that resist soil erosion.
- Leave the basement floor unfinished.
- Raise your washer, dryer, water heater, oil tank, furnace and electrical wiring at least a foot above your home's projected flood elevation.
- Install and maintain a sump pump.
- Install backflow valves and standpipes to prevent backed-up sewers.
- Install flood shields for basement windows and doors.
- Plan and practice a flood evacuation route with your family.

Keep in mind that there's a 30-day waiting period from date of purchase before a flood policy goes into effect. So don't delay and buy flood insurance today!

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