



# South Carolina Department of Insurance

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## MEDIA ADVISORY

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### **Do You Know Your Flood Risk? Flood Safety Awareness Week: March 15-19, 2010**

Today marks the beginning of national Flood Safety Awareness Week, which runs through Friday, March 19, 2010. "Floods can strike without warning and flood damage can come from events as commonplace as broken sewer lines, outdated or clogged drainage systems, and slow moving rainstorms just like those that have recently been moving through South Carolina," said Scott Richardson, Director of the South Carolina Department of Insurance.

Flood risk isn't based just on history – it is also based on such factors as rainfall, river-flow, tidal-surge data and changes due to building and development. To help residents better understand their flood risk and the steps they can take to protect lives and property, the Federal Emergency Management Agency (FEMA) and the National Oceanic and Atmospheric Administration (NOAA) have created an interactive "flood impact map" that features localized, searchable data about the scope and severity of recent flood events, available online at [www.floodsmart.gov/noaa](http://www.floodsmart.gov/noaa). "It is important for consumers to understand their flood risk in order to protect themselves and their property," said Director Richardson. According to FEMA, nearly 25% of flood insurance claims originate in low-to-moderate risk areas.

"It is equally important for consumers to understand that most homeowners insurance policies do not cover losses that result from flood damage," said Director Richardson. "With hurricane season approaching, now is the time for consumers to learn their risk."

Consumers should contact their agent for information on purchasing flood insurance coverage. To learn more about flood insurance, flood risks, and Flood Safety Awareness Week, please visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

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