



# FLOOD INSURANCE FACTS AND TIPS

**As storms continue and local waterways rise, it is important to understand a few facts about floods:**

- Flooding is the most common natural disaster.
- One inch of water can cost \$25,000 in damage.
- More than 20 percent of flood claims come from homes outside high-risk flood zones.

**Unfortunately, a typical homeowners policy does not cover flood damage. However:**

- You can buy flood insurance through the National Flood Insurance Program and a few private insurers. There is a 30-day waiting period.
- Comprehensive coverage on a typical auto insurance policy will cover damage to your car caused by a flood.
- Some manufactured home policies cover flood damage.

**If your home or car is damaged by flood:**

- Make safety the top priority when surveying storm damage. Avoid downed power lines and watch your step walking around storm debris.
- Save all receipts you obtain from hiring professionals or purchasing supplies to make temporary repairs.
- Record the highest water line on your car and DO NOT attempt to start a flooded vehicle until it is inspected by a professional.

For more information on flood insurance, visit [dfr.oregon.gov/insure/home/storm](https://dfr.oregon.gov/insure/home/storm) or [floodsmart.gov](https://floodsmart.gov).



Department of Consumer  
and Business Services

440-5520 (2/24/COM)