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# NEWS

## Illinois Department of Insurance

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## State Reminds Consumers to Check Flood Insurance as Snow Melts and Before Spring Rains

*Illinois Department of Insurance Urges Homeowners and Renters to Review Coverage Before Warmer Temperatures Hit*

CHICAGO – February 15, 2011. The Illinois Department of Insurance is reminding homeowners and renters to prepare for the possibility of a spring flood by checking existing homeowner and renter policy coverage and determining whether to add flood insurance.

“A combination of heavy rain and rapid snow melt could lead to a very wet spring season in the most flood-prone areas of the State,” said Michael T. McRaith, Director of the Illinois Department of Insurance. “Consumers should thoroughly identify the limits and benefits of a policy before damage occurs and know that flood insurance coverage, which is not included in a standard homeowner or renter policy, is usually not effective for 30 days.”

Springtime is a visible reminder that floods are the most common natural disaster in the U.S. – and one of the most expensive. The Department offers the following flood insurance information for property owners and renters:

- Call your insurance agent or company to inquire about the availability of flood insurance in your area. Keep in mind that flood insurance becomes effective 30 days after it is purchased, so the sooner you talk to your insurance agent or company the better.
- The average flood insurance policy costs a little more than \$400 per year for about \$100,000 of coverage. The actual cost to you will depend on where you live and the amount of coverage you choose.
- Standard flood coverage does not typically cover damage resulting from sewer backups or sump pump issues. Ask your insurance agent or company if such additional coverage is appropriate to add to your policy.
- There are steps you can take before a disaster strikes to make it easier to file and recover insurance claims. For example, homeowners or renters should take an inventory of their personal property and make photocopies of their insurance policies, keeping all such important papers in a secure location away from home. Taking pictures of various

rooms and their contents is also a great way to document the contents. A sample home inventory sheet is available at the Department's website or by clicking [here](#).

- For more information about insurance coverage in the event of a flood or other disaster, visit the Department's website, [www.insurance.illinois.gov](http://www.insurance.illinois.gov), or review the following consumer fact sheets:
  - [Consumer Alert on Flood Awareness](#), found at:  
[http://insurance.illinois.gov/HomeInsurance/disasters\\_flood.asp](http://insurance.illinois.gov/HomeInsurance/disasters_flood.asp)
  - [What to Do After an Insured Homeowners Loss](#), found at:  
<http://insurance.illinois.gov/HomeInsurance/disaster.asp>

For more information on the availability of flood insurance in your area, and for additional tips on preparing for a flood, call the National Flood Insurance Program at (800) 638-6620 or visit NFIP's Web site at [www.floodsmart.gov](http://www.floodsmart.gov).

Consumers in need of additional information or assistance can also visit the Department's website at [www.insurance.illinois.gov](http://www.insurance.illinois.gov) or speak to one of our insurance professional's toll-free at (866) 445-5326.

#### **More Information**

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's Web site at [www.insurance.illinois.gov](http://www.insurance.illinois.gov) or call our toll-free hotline at (866) 445-5364.

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