

Taylor reminds Ohioans flood insurance not included in standard coverage

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COLUMBUS – National Flood Safety Awareness Week is March 16-22 and Ohio Lieutenant Governor and Department of Insurance Director Mary Taylor is reminding Ohioans that financial protection against flood damage is not included in a standard homeowner's or renter's insurance policy. Flood coverage has to be purchased separately and there is a 30-day waiting period before it becomes effective.

"As we head into Spring, Ohioans should evaluate their need for flood insurance and talk with their insurance agent about coverage options," Taylor said. "Anyone with questions about flood insurance should contact the Ohio Department of Insurance, their insurer or an agent."

The Department has created a flood insurance toolkit on its website, www.insurance.ohio.gov, that includes information about how to secure coverage, what to do after a flood, how to file a claim and an agent locator tool.

Flood insurance is available through the National Flood Insurance Program (NFIP) by calling 1-888-379-9531 for any community that participates in the program. The NFIP website, www.floodsmart.gov, is filled with consumer- and agent-friendly material. Even though flood insurance is administered by a federal program, private insurers sell the policies. An insurance agent can tell you if your community is part of NFIP and assist in helping you secure coverage. This would also be a good time to also inquire with your agent if coverage for damage caused by a sewer or drain back-up is available and appropriate to add to your standard homeowners policy.

Taylor advises that all Ohioans – whether they live in a flood-prone area or not – consider coverage. According to the NFIP, people living outside of high-risk areas file more than 20 percent of NFIP claims and receive one-third of disaster assistance for flooding.

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Flood insurance is available to protect homes, condominiums, apartments and non-residential buildings, including commercial structures and their contents. The NFIP offers basement flood coverage for structural elements, essential equipment and other basic items normally located in a basement. In addition, the NFIP encourages people to purchase both building and contents coverage for the broadest protection.

The Ohio Department of Natural Resources (ODNR) has a floodplain management program that helps citizens and agents learn about flood hazard areas. Information is available at www.ohiodnr.com and by calling 614-265-6750.

Ohioans with insurance questions or concerns can call the Department's consumer hotline at 1-800-686-1526 and visit www.insurance.ohio.gov for free information. You can follow the Ohio Department of Insurance on Facebook and twitter. Visit the Ohio Committee for Severe Weather Awareness website at www.weathersafety.ohio.gov for flooding information and tips.