

# Protect Against a Flood

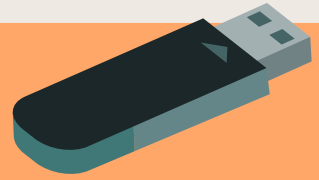
If you live in a flood prone area, taking proactive measures are a must in order to protect your house and your valuables.



Take pictures of your valuables for insurance inventory



Store your important documents in a waterproof container



Create digital versions and save them on a secure thumb drive

Keep your valuables out of the basement so they're not in danger of flood water.

Get flood insurance so you're financially protected against flood damage.



Learn about your flood risk and the floodplain in your area at [FloodSmart.gov](https://www.floodsmart.gov).



Sign up for local weather alerts.

Raise your utilities (electrical panels, water heater, furnace, etc.) above the base flood elevation.

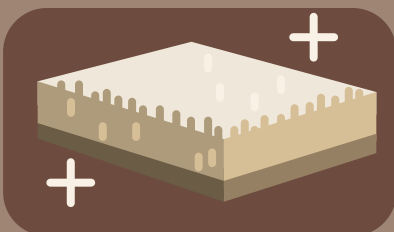
Utilities are the #1 reason that people file claims and most typically have to pay out of pocket because the claim is less than or equal to their deductible.

Keep your sump pump in working order with a battery back-up.

Keep a supply of sandbags, plywood, plastic sheeting, or lumber to protect homes and valuables from flooding.

Consider installing "check valves" in your home and sealing windows, doors and foundation walls.

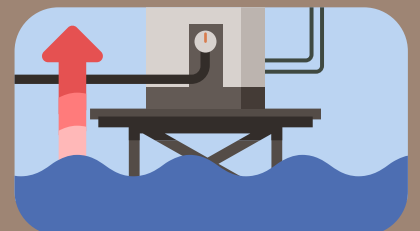
## What homeowners should know before a flood occurs



If you remodeled your basement, talk to your insurance agent to be sure the improvements are covered.



Move family photos and keepsakes upstairs, since insurance can't replace memories.



Elevate important home systems (electric panels too) so water won't reach them.

Be sure to contact your local permitting office before starting any work to your home.



FEMA

This information is only a portion of what you need to be prepared; for more information and resources, visit [Ready.gov](https://www.ready.gov) and [FEMA.gov](https://www.fema.gov).