



**FEMA**

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# Disaster News

## **LACK OF FLOOD INSURANCE PUTS WISCONSIN RESIDENTS AT RISK**

**Madison, Wis.** – The ongoing flooding from severe storms in June that led to a presidential disaster declaration for Individual Assistance in 29 Wisconsin counties is but the latest and most severe of floods that have affected the state in recent years.

"Both the history of flooding in this state and the many floods we are seeing now throughout the Midwest are reminders that flooding is a serious risk to Wisconsin residents and the economy," said Federal Coordinating Officer Dolph Diemont of the Federal Emergency Management Agency (FEMA). The federal coordinating officer was appointed by the president to lead the federal portion of Wisconsin disaster response and recovery efforts.

Homeowners insurance does not cover flood damage, yet less than 1 percent of Wisconsin residents and business owners have flood insurance.

"We often can't prevent flooding, but flood insurance can cut the financial and emotional toll," said Wisconsin Emergency Management Administrator Johnnie Smith.

Low-cost National Flood Insurance Program (NFIP) coverage is available to homeowners, renters and businesses in every community in the state that participates in the program. Home and business owners can buy coverage for their buildings and contents, and renters can purchase insurance to cover personal property. Participating NFIP communities agree to adopt and enforce sound management practices in high risk areas called Special Flood Hazard Areas to reduce damage from floods.

Property owners who do not live near bodies of water should not be lulled into a false sense of security. Some 25 percent of flood insurance claims occur in areas not readily recognized as vulnerable to flooding.

NFIP officials strongly emphasize that residents and business owners can buy flood-insurance coverage on both contents and qualifying structures, whether or not they live in high-risk areas, as long as their community participates in the federal flood insurance program.

The average annual flood insurance premium in Wisconsin is \$320, according to the NFIP. Private insurance companies and agents sell and service the policies, which are backed by the federal government under FEMA's NFIP. Residents and business owners can find a list of agents who sell the coverage in their areas on <http://www.floodsmart.gov> or by calling **1-800-427-4661**.

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Some important facts about floods and flood insurance:

- Ninety percent of all natural disasters in the United States involve some degree of flooding.
- Even a few inches of water can cause extensive, costly damage.
- One-quarter of all flood damage occurs in structures where the flood risk is classified as low to moderate.
- Homeowners, renters and business insurance policies do not cover flood damage.
- While FEMA provides aid only in presidentially declared disasters, flood insurance covers flood damages regardless of a presidential declaration.
- Flood insurance coverage is available for a qualifying structure and its contents whether or not the structure is in a high risk area as long as the community participates in the program.
- Home and business owners should purchase coverage on both structure and contents. Renters should purchase contents insurance.

*FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.*

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Editors: For more information on Wisconsin disaster recovery, visit <http://emergencymanagement.wi.gov/> or [www.fema.gov](http://www.fema.gov).