

Prepare, Protect, Insure.



STORM SURGE

Storm Surge is the abnormal rise of water generated by a storm over and above the normal tide. Storm surge can occur year-round. The storm surge pole provides a way to visualize how high water could rise above the ground. The colors are the same as those used on National Weather Service Potential Storm Surge Flooding Maps, which forecast how high surge may rise above the ground. Weather.gov/mhx/HTIStormSurge



INSURE YOUR INVESTMENT.

Flood insurance is one of the best tools to protect your property from flood risks. Insure your property with a flood insurance policy. Property owners in special flood hazard areas are required to purchase flood insurance if they have a mortgage from a federally regulated or insured lender. A separate flood policy is needed since your homeowners insurance policy does not cover flood damages. Coverage may be purchased for buildings and contents or for just contents. Only a flood insurance policy reimburses for flood damages.

Most policies require a 30-day waiting period. So don't delay, talk to an agent today.

FLOOD INSURANCE: KNOW THE FACTS

- Coverage Limits
 - Residential - Up to \$250,000 for building and up to 100,000 for contents
 - Commercial - Up to \$500,000 for building and up to \$500,000 for contents
- Separate policies for building and contents coverage
- Separate deductibles for building and contents. A higher deductible will result in lower premiums.
- Providing a copy of your elevation certificate to your insurance agent may result in lower premiums.
- All local governments in Dare and Currituck County participate in the Community Rating System (CRS) which results in discounts on your flood insurance premium.

The distance of a structure to a water body or flooding source can impact your Flood Insurance Risk Rating.



Prepare, Protect, Insure.



PREPARE your plan.
PROTECT your property.
INSURE your investment.




PREPARE YOUR PLAN.



Floods can happen anywhere.

- Don't wait until a storm is approaching to prepare.
- Know the hazards that may affect your property and mitigate the risks.
- Prepare an emergency plan for you and your family.
- Keep important documents in a secure, waterproof box. Make digital copies of the documents and give to a family member. Take photos of your household contents and valuables.
- Assemble a storm kit that contains flashlights, batteries, first-aid supplies, cash and medications, non-perishable foods and water.

 **FLOODS** are the **#1 natural disaster in the United States.**



- Protect your home with flood insurance – call your insurance agent today and discuss a flood insurance policy. Protect your investment for today and for future generations.
- Sign up for emergency alerts from OBX Alerts at OBXAlerts.com
- Evacuate when advised to do so by local officials. Know the evacuation routes you should take.

Wetlands dissipate wave energy and reduce erosion.



PROTECT YOUR PROPERTY.

Whether you live full-time on the Outer Banks or own a second home here, protecting your property is essential.

- Build responsibly.
- Elevate your home to mitigate flood damages. This includes elevating your HVAC unit and any other outside mechanical equipment.
- Use flood vents in storage areas to relieve pressure from rising flood waters on the walls of the structure.
- Secure LP tanks with straps or tie-downs to prevent flotation.
- Protect natural floodplain functions by preserving wetland areas, marshes, and natural drainage patterns. These areas help dissipate wave energy and reduce erosion.
- Keep streams and ditches free of debris. Clogged drainage ditches prevent the flow of stormwater and result in flooding.
- Protect oceanfront dunes that serve as natural barriers to tidal overwash. Use designated access points to access the beach to avoid damage to the dune system and vegetation.




Don't Risk It. INSURE IT.

FLOOD INSURANCE: What You Need to Know.

- Know the hazards that may affect your property – properties outside of flood zones can flood also. One in four flood claims occur in low risk X zones.
- Heavy rainfall amounts can flood structures located in low-risk or X-zone properties. Even if your property has not flooded in the past, each storm is different and may have different impacts. Take steps today to protect your property. Don't take a chance that your property will not be impacted by flooding because a flood map classifies it as a Shaded X or X zone.
- Call your local government office to learn about hazards may affect your property and how you can mitigate their effects by making your property more resilient to flood risks.
- If you don't have an agent already, visit FloodSmart.gov to learn more about flood insurance and to find an agent in the community.

Business owners and renters can also purchase flood insurance policies.

 **1 Inch** **WATER DAMAGE** = **\$25,000** **IN PROPERTY DAMAGE**
(2,000 Square Foot Home On Average)