



# Flood Control District

## of Maricopa County

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### **Flood Insurance – Anyone Can Get It; Everyone Needs It**

June 15-19 is Flood Safety Awareness Week

PHOENIX, Ariz. (June 17, 2015) – Floods can happen anywhere it rains. All it takes is a few inches of water to cause thousands of dollars in damage to your home and belongings.

“Flood damage is not typically covered by homeowners’ insurance policies,” said Andy Kunasek, Maricopa County District 3 Supervisor. “With the tremendous storms from last year, too often we saw people lose thousands of dollars because they didn’t have flood insurance.”

Homes located in floodplains have at least a 1 in 4 chance of flooding during a 30-year mortgage. The risk of being flooded is reduced for property outside of a floodplain but it is not completely removed. In fact, nearly 25% of flood insurance claims are for policies outside of a designated floodplain.

“Flood insurance can be purchased by anyone in Maricopa County even if you don’t live in a floodplain,” said Bill Wiley, Chief Engineer and General Manager for the Flood Control District of Maricopa County. “Flood insurance can protect your family or business against a devastating financial loss caused by a flood.”

#### **What You Need to Know about Flood Insurance:**

- Purchase flood insurance today! There is a 30-day waiting period before a policy becomes effective.
- Make sure to get “content” coverage as part of your flood insurance policy.
- Residents and business owners who have structures in regulatory floodplains are required to purchase flood insurance if they have a federally backed mortgage.
- Residents of unincorporated Maricopa County can receive up to a 30% discount in their premium in recognition of the flood control measures implemented by the Flood Control District of Maricopa County.
- Contact your insurance agent to find out how to obtain flood insurance or visit [FloodSmart.com](http://FloodSmart.com) for more information on your flood protection options.

*The Flood Control District of Maricopa County (District) was created in 1959 to reduce the risk of flooding to people and property. The District's vision is for the residents of Maricopa County and future generations to be protected from the effects of flooding through fiscally responsible flood control actions and multi-use facilities that complement the beauty of our desert environment.*

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