



REDUCE YOUR RISK

TOOLKIT

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

Overview

Building on the success of last year's #YourRiskisReal campaign, the NAIC is partnering with the Federal Emergency Management Agency (FEMA), the Federal Insurance and Mitigation Administration (FIMA), FloodSmart and the Insurance Institute for Business & Home Safety (IHBS) on a campaign that educates the public about the critical role preparation plays in disaster recovery.

The #ReduceYourRisk campaign toolkit provides you with key messages, social media posts, and news releases you can use to promote the importance of flood insurance and disaster preparation. Videos and additional materials will be produced throughout the year and will be posted on [StateNet](#).

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#ReduceYourRisk Social Media Messages

Protect the life you built by purchasing flood insurance and taking steps to prepare for natural disasters. #ReduceYourRisk

#ReduceYourRisk by using fortified building materials and processes to protect against natural disasters.

Flood insurance will make you more resilient after a flood. #ReduceYourRisk by insuring the life you've worked hard to build.

Being prepared for flooding can reduce the losses associated with flooding. #ReduceYourRisk

Insured survivors recover faster than their uninsured neighbors. #ReduceYourRisk by purchasing flood insurance to protect your family financially.

Flood Preparation

The NAIC's Scr.APP.book app makes it easy to create a household inventory.

Flood loss avoidance is an action you take to minimize flood damage before a flood occurs. Many policies provide coverage for reasonable expense incurred to protect your insured property. Check to see if your flood policy covers flood avoidance.

Expenses like sandbags, water pumps, plastic sheeting and other materials used to protect your home when a flood is a danger may be covered in your flood policy. Check with your agent for more details.

[FEMA's Flood Loss Avoidance](#) fact sheet is a valuable resource for people with National Flood Insurance Program (NFIP) coverage. #ReduceYourRisk

Protecting your future means preparing your home for natural disasters. Here are a few things that you can do to get started:

- Clear debris from gutters and downspouts.
- Use the NAIC Scr.APP.book to create a home inventory.
- Store copies of important documents in a safe, dry place. Keep originals in a safe deposit box.
- Build an emergency supply kit. Visit naic.org for a complete disaster supply checklist.
- Ask someone out of state to be your “family contact” in an emergency, and make sure everyone knows the contact’s address and phone number.
- Have a copy of your policy ready and know how to contact your agent/insurer

#ReduceYourRisk of damage from flooding by elevating electrical panels, appliances, switches, sockets, wiring and heating systems. Electrical systems should be 12 inches above the base flood elevation (BFE).

Help prevent damage to the electrical system and reduce the chance of fire from short circuits in flooded systems by raising your electrical systems 12 inches above BFE.

#ReduceYourRisk

Make sure basements are waterproofed and your sump pump is working. Consider purchasing a battery-operated backup in case of power failure. #ReduceYourRisk

A water alarm will let you know if water is accumulating in your basement.

#ReduceYourRisk

Know your flood risk. Find out if you live, work or travel through areas that are prone to flooding. To check your flood risk, look up your address in the [FEMA Flood Map Service Center](#). #ReduceYourRisk #YourRiskisReal

The IBHS created the FORTIFIED Home program to help homeowners protect their properties against natural disasters and severe weather. Visit <https://fortifiedhome.org/> for more information. #ReduceYourRisk

Reducing your property's exposure to flooding may make you eligible for lower flood insurance premium rates. Check with your insurance company to find out what discounts are available. #ReduceYourRisk

Check out FEMA's Homeowner's Guide to Retrofitting at [fema.gov/homeowners-guide-retrofitting](https://www.fema.gov/homeowners-guide-retrofitting) to learn about actions you can take to #ReduceYourRisk from severe weather. Flood insurance can help protect the life you've built. #ReduceYourRisk

#ReduceYourRisk by making sure your sump pumps are working properly and fully charged.

Keeping your roof in good shape will reduce further damage. Inspect your roof, and repair any wear and tear regularly. #ReduceYourRisk

Keep your flood policy and agent's name in a safe place.

Not all shelters welcome pets. Make a list of pet-friendly shelters in case you need to evacuate.

Don't wait until it's too late to discover your homeowners policy doesn't include flood. Review your coverage today.

Check to make sure that you have purchased enough insurance to fully recover from a natural disaster.

Protect from Hail, Ice and Snow

Steps you can take to protect your home from ice dams:

- Keep drains, gutters and downspouts free of debris to promote proper flow.
- Relocate heat sources that are installed in open attic areas that are directly under the roof.
- Insulate and seal attic penetrations such as vents.
- Install heating cables on eaves, gutters and downspouts or around flat roofs. This will create effective channels to allow water to drain safely.

Ice dams and snowmelt can cause flash floods. Flooding is not generally covered by homeowners insurance. #ReduceYourRisk by purchasing flood insurance to protect your home.

The IBHS has tested the impact of hail on roof shingles. If it's time to replace the roof, #ReduceYourRisk by reviewing the latest [impact rating results](#).

Protect Against Wildfires

Residents living in and around areas affected by wildfires face an increased risk of flooding for up to several years after a wildfire. #YourRiskisReal

Residents living in the Western U.S.—Arizona, California, Colorado, Idaho, Montana, Nevada, Oregon, Utah and Washington—have a greater flood risk due to wildfire damage and should consider flood insurance to protect against flooding and mudflows. #ReduceYourRisk

Maintain defensible space around your home by:

- Removing dead vegetation.
- Trimming branches that overhang the roof.
- Removing combustible materials that are located near your home.

Visit www.disastersafety.org/wildfire/defensible-space/ to learn more about defensible space. #ReduceYourRisk

Stay alert for wildfire warnings and take action to protect yourself and your family from wildfire smoke.

Protect Against Storms/Wind

Secure furniture, bikes, mailboxes and other loose items to prevent flying debris from causing damage during severe weather. #ReduceYourRisk

Trim trees away, and remove any weakened sections that might break off and fall onto buildings. ReduceYourRisk

#ReduceYourRisk by Keeping your roof in good repair. A damaged roof can result in even more costly damage later.

The IBHS provides tips for retrofitting, purchasing, and installing carports in its safety guide [IBHS Consumer Safety Guide: Carports & Other Attached Structures](#).

#ReduceYourRisk

During a storm, close drapes or window blinds to #ReduceYourRisk of broken glass being blown inside.

NOTE: On the 10th of every month, the IBHS and NAIC will post a co-branded graphic to twitter. Please retweet these posts when possible. Below are the topics being tweeted about:

- **JAN/FEB:** Hail
- **MAR/APR:** Flood
- **MAY/JUN/JUL:** Hurricane
- **AUG/SEP/OCT:** Wildfire
- **NOV/DEC:** Winter/Wind

Press Releases for #ReduceYourRisk

The following press release will be used when a hurricane or flooding is looming.

5 Myths about Riding Out a Flood or Hurricane

[DATELINE] – The National Association of Insurance Commissioners (NAIC) is urging residents to make preparations in case of flooding this hurricane season, with a reminder that help may not be easily available while a disaster is happening.

Everyone always thinks they will be OK, that their sandbags will hold and that they can just call 911 if they get stuck, but it's not that simple," **[INSERT COMMISSIONER]**. "It's not always possible to rescue residents who stayed behind, so please listen to your state officials if they order an evacuation."

Below is a closer look at the mistaken beliefs often held by those inclined to ride out the storm:

- **Myth:** I don't need to evacuate because the sandbags outside my home will keep it, and me, dry and safe.
 - Reality: Sandbags can fail, and sometimes waters rise so high that they overtop DIY flood barriers. Also, you may be entirely cut off from emergency help even if your house stays dry.
- **Myth:** I don't need an evacuation plan or need to study evacuation routes because officials will tell me where to go, and when.
 - Reality: Evacuation orders seldom provide much time to find emergency shelter, and it can be difficult to nail down details in the chaos. Knowing where you'll go, and evacuating well ahead of a government order, are the only ways to guarantee your safety in a flood.
- **Myth:** Even if something goes wrong, help is just a phone call away.
 - Reality: In many cases, emergency services are completely cut off along with

cell service. Summoning help may become impossible.

- **Myth:** I need to stay behind to guard my belongings.
 - Reality: It's very difficult to keep anything dry once floodwaters start rushing into your home. The only sure way to protect your possessions is to keep documentation of your valuables, buy a flood insurance policy, and evacuate to higher ground.
- **Myth:** I've ridden out storms before. This one will be no different.
 - Reality: Every storm or flood event is unique, and catastrophic weather events have grown more common in recent years.

For up-to-date weather information, please visit [\[INSERT INFORMATION\]](#).

Q1 | FEBRAURY 19, 2020

NAIC Reveals Two Unlikely Suspects: Fire and Ice

Reduce Your Risk of Flooding in Areas Prone to Wildfires and Winter Storms

[DATELINE] – When discussing the risk of floods in the U.S., many assume coastal states face the greatest risk. However, according to Raymond G. Farmer, NAIC President and Director for the South Carolina Department of Insurance (DOI), states affected by other natural disasters, such as wildfires and winter storms, are often just as vulnerable.

In the wake of raging forest fires, western areas of the U.S. are left vulnerable to mudflows and flood conditions. Without flood insurance, residents living in places like California, Washington, Oregon, Colorado, Idaho, Utah, Nevada, Montana and Arizona face the risk of disaster without proper coverage. Additionally, areas prone to harsh winter storms also face an elevated and often unexpected risk of flood conditions. Ice dams and snowmelt can cause flash floods, which are generally not covered by regular homeowners insurance policies, and hailstorms can cause roof damage, leaving homes susceptible in the event of heavy rain.

“Awareness is a critical step in prevention,” Director Farmer says. “Carefully evaluate environmental conditions. Invest the time and money necessary to reduce your risk and prevent catastrophic damage before it happens.”

Mitigating risk of flooding, fires, storms and other weather events can be accomplished by keeping your roof in good repair; trimming trees away and removing any weakened sections that might break off and fall onto buildings; and maintaining defensible space around your home. To protect property from ice dams:

- Keep drains, gutters and downspouts free of debris to promote proper flow.
- Relocate heat sources that are installed in open attic areas that are directly under the roof.
- Insulate and seal attic penetrations such as vents.
- Install heating cables on eaves, gutters and downspouts or around flat roofs. This

will create effective channels to allow water to drain safely.

The NAIC also recommends purchasing flood insurance to help protect the life you have worked hard to build.

Q2 | APRIL 29, 2020

An Ounce of Prevention Could be Worth Billions

Resolve Not to Be a Flood Victim in 2021

[DATELINE] – In the last 10 years, flooding cost the U.S. \$40.3 billion in damages, not including damage associated with tropical cyclones, which cost an additional \$431.3 billion, according to the National Oceanic and Atmospheric Administration (NOAA).

[INSERT COMMISSIONER] is empowering **[STATE]** residents to reduce their flood risk by leveraging flood loss avoidance.

The Federal Emergency Management Agency (FEMA) confirms many flood insurance policies provide compensation up to \$1,000 for reasonable expenses incurred to protect insured property prior to a flood and up to \$1,000 to move insured property to a safe location in advance of an imminent flood. To receive reimbursement, policyholders should save receipts for sandbags, water pumps, plastic tarping, lumber and labor associated with loss avoidance efforts.

“Rather than facing devastating property loss or costly repairs following a natural disaster, homeowners and renters can minimize risk through preventative measures,” **[INSERT COMMISSIONER]** says.

FEMA’s 2018 Federal Insurance and Mitigation Administration Fact Sheet indicates natural hazard mitigation saves \$6 on average for every \$1 spent on federal mitigation grants, according to an analysis by the National Institute of Building Sciences (NIBS). Plus, reducing a property’s exposure to flooding can also lower flood insurance premium rates in some instances.

Additional flood risk reduction measures include:

- Raising properties above the flood zone.
- Clearing debris from gutters and downspouts.
- Elevating electrical panels, appliances, switches, sockets, wiring and heating systems to be 12 inches above the base flood elevation (BFE) to prevent electrical

fires resulting from short circuits in flooded systems, as well as damage to the electrical system.

- Ensuring basements are waterproofed and your sump pump is charged, working and has a backup power supply available.
- Installing a water alarm to alert you when water begins accumulating in the basement.

Additionally, the NAIC recommends purchasing flood insurance and taking preventative measures to reduce risk, such as those outlined through the [Insurance Institute for Business and Home Safety's \(IBHS\) Fortified Home](#) program and online in [FEMA's Guide to Retrofitting](#).

Q3 | JUNE 23, 2020

Make a Plan to Reduce Your Flood Risks

[DATELINE] – Homeowners across the country are constantly faced with risk due to wildfires, floods, tornados, severe storms and other natural disasters. The National Association of Insurance Commissioner (NAIC) is urging consumers to be prepared.

“Developing a plan in the event of disaster is one of the most important steps you can take to mitigate your risk,” according to Raymond G. Farmer, NAIC President and Director for the South Carolina Department of Insurance.

The first step to establishing a plan is understanding the risks specific to one’s area. Consumers can easily learn if they live, work or travel through areas that are prone to flooding by leveraging resources like the [Federal Emergency Management Agency \(FEMA\) Flood Map Service Center](#).

After identifying risks, policyholders should create a thorough household inventory, according to the NAIC. Tools like NAIC’s Scr.APP.book app enable users to catalogue assets and store those records online, providing easy access in the event of a disaster.

Other critical steps in developing an effective disaster plan include:

- Building an emergency supply kit.
- Storing copies of important documents in a safe, dry place and keeping originals in a safe deposit box.
- Designating someone out of state to be your family contact in the event of an emergency. Make sure everyone knows the contact’s address and phone number.

The NAIC recommends purchasing flood insurance and taking preventative measures to reduce risk, such as those outlined at [naic.org/flood](#) and through the Insurance Institute for Business and Home Safety (IBHS) website at [www.disastersafety.org](#).

Q3 | SEPTEMBER 9, 2020

The NAIC Asks Consumers “What’s in Your Go Bag?”

[DATELINE] – Most people don’t prepare for disasters until it’s too late. The National Association of Insurance Commissioners (NAIC) is urging individuals and families to review insurance coverage and make sure you are familiar with your policies and create a Go Bag if you need to leave on short notice.

“Most folks don’t have anything packed in case they need to evacuate on short notice,” says Raymond G. Farmer, NAIC President and Director for the South Carolina Department of Insurance. “Everyone should have a bag packed and ready to go in case a natural disaster strikes.”

Go Bag contents may vary by region and family situation, but here are several items you should include:

- **Cash:** If the power goes out, credit cards won’t work. Keep cash on hand for replenishing supplies.
- **Medications:** Pharmacies might be closed, and hospitals could be overwhelmed. It is imperative that you pack any necessary medications and assume you may not have access to refills for several days.
- **A battery-powered radio:** If electricity is out and cell towers are down, this is the best way to know what’s happening.
- **A gallon of water for every family member and pet:** Widespread power outages could make tap water unsafe to drink.
- **Important Documents:** Social Security cards, passports, birth certificates, driver’s licenses and more could all be lost or destroyed in a flood, wildfire or any natural disaster. Keep copies of these documents in a waterproof container or digital image saved online. Include a copy of your insurance policies so you can quickly file a claim once the danger has passed.
- **A list of pet-friendly shelters if you have a pet.**

Flood damage is generally not covered by a standard homeowners or renter's insurance policy. If you don't have flood insurance and are considering purchasing a policy, remember there is a 30-day waiting period if you buy through the [National Flood Insurance Program \(NFIP\)](#). If you purchase a private flood policy, be sure to ask about the waiting period.

For more information about reducing your risk in the event of a flood, join the [National Association of Insurance Commissioners](#) (NAIC) for a #ReduceYourRisk Twitter chat **[INSERT DATE AND TIME]**.

#ReduceYourRisk Graphics



**FLOOD INSURANCE
WILL MAKE YOU MORE
RESILIENT
AFTER A FLOOD.**

#REDUCEYOURRISK

**INSURED SURVIVORS
RECOVER FASTER THAN THEIR
UNINSURED NEIGHBORS**

#REDUCEYOURRISK



**Reduce your risk by
keeping your roof
in good repair.**

A damaged roof can result in
even more costly damage later.

#REDUCEYOURRISK