

Storm-related Property Damage

Information of interest forwarded from Michael Murphy, Coos County Emergency Management Program Manager, Coos County Sheriff's Office, 250 N Baxter, Coquille, OR 97423 396-7790 cell 404-5385 Fax 541-396-1014 mmurphy@co.coos.or.us

- The NFIP flood insurance pays up to \$1,000 for loss avoidance measures. Those with flood insurance can take advantage of this benefit even if their home or business did not actually flood. Spread the word!
- http://insurance.oregon.gov/consumer/consumer-tips/4845-9_flooding.pdf
- <http://www.cbs.state.or.us/external/ins/publications/consumer/3253.pdf>

Shown below is language taken from the NFIP Dwelling Policy: <http://www.fema.gov/business/nfip/sfip.shtm>

page 5: Dwelling Policy, page 6: General (non-residential) Policy, page 5: Condominium Policy

Loss Avoidance Measures

- Sandbags, Supplies, and Labor: We will pay up to \$1,000 for costs you incur to protect the insured building from a flood or imminent danger of flood, for the following:

Your reasonable expenses to buy:

- Sandbags, including sand to fill them;
- (ii) Fill for temporary levees;
- (iii) Pumps; and
- (iv) Plastic sheeting and lumber used in connection with these items.
- The value of work, at the Federal minimum wage, that you or a member of your household performs.
 - This coverage for Sandbags, Supplies, and Labor applies only if damage to insured property by or from flood is imminent, and the threat of flood damage is apparent enough to lead a person of common prudence to anticipate flood damage.
- One of the following must also occur:
 - A general and temporary condition of flooding in the area near the described location must occur, even if the flood does not reach the insured building; or
 - A legally authorized official must issue an evacuation order or other civil order for the community in which the insured building is located calling for measures to preserve life and property from the peril of flood.
- This coverage does not increase the Coverage A or Coverage B limit of liability.

Property Removed to Safety

- We will pay up to \$1,000 for the reasonable expenses you incur to move insured property to a place other than the described location that contains the property in order to protect it from flood or the imminent danger of flood.

APPLY FOR ASSISTANCE: <http://www.fema.gov/assistance/index.shtm>

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