

Are you Ready^{PA}?

TIP SHEET

Before a Flood — Make a Plan

Where it can rain, it can flood!



Know Your Terms

Flood Watch (Be Prepared): A Flood Watch is issued when conditions are favorable for flooding in your area. It does not mean flooding will occur, but it is *possible*. You should prepare to take action should flooding occur.

Flood Warning (Take Action!): A Flood Warning is issued when flooding is imminent or occurring. You should take action immediately.

Flood Advisory (Be Aware): A Flood Advisory is issued when flooding is expected to cause significant inconvenience, and if caution is not exercised, it could lead to life safety issues or property damage.



If you are in your car

Remember! Turn Around, Don't Drown!

Just six inches of water will reach the bottom of most cars, causing loss of control & possible stalling.

Avoid areas already flooded.

A foot of water will float many vehicles.

Never drive through flooded roadways.

Roadbeds may be washed out under flood waters, and just two feet of moving water can sweep an SUV off the road.



If you are in your home

Listen to the radio, television, or your Weather Radio for information.

If you are ordered to evacuate, leave your home!

- If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Secure your home. If you have time, bring in outdoor furniture. Move essential items to the upper floor.
- Disconnect electrical appliances. Turn off utilities at the main switches or valves if instructed to do so. Do not touch electrical equipment if you are wet or standing in water.



BUY FLOOD INSURANCE

Learn your flood risk and find an agent near you with the One-Step Flood Risk Profile at FloodSmart.gov. Typically, it takes 30 days for a new flood insurance policy to take effect, so get or renew your policy now.



KNOW YOUR STUFF

Thoroughly document your belongings to support a flood insurance claim. Visit knowyourstuff.org to create your home inventory.



MAKE A PLAN

Create and share a family emergency plan. Make sure it includes evacuation routes from home, work, and school. Assemble a safety kit with drinking water, canned food, first aid supplies, blankets, and a flashlight. Learn more at ready.pa.gov.

Know About Flood Insurance

Most homeowners and renters' insurance policies typically **DO NOT** cover flood damage.

For information on flood insurance in PA, visit PA Insurance Department's one-stop shop at:

www.insurance.pa.gov/coverage.

There is a 30-day waiting period for flood insurance policies to become effective.

One inch of water can cause \$25,000 worth of damage to your home.

More than 90% of PA flood reports since 1993 were outside of a flood zone.

