

Missouri residents advised to prepare for more flooding

(KLZA)-- According to the National Weather Service, there is the potential for Missouri to experience serious flooding again in only a few weeks.

Last year's damage repairs are ongoing, while emergency managers, meteorologists, engineers, farmers, and residents monitor weather forecasts, anticipating another spring flood season.

FEMA's National Flood Insurance Program (NFIP) is a way to protect your home, business, or personal property. Statewide, NFIP paid more than \$70 million in flood insurance claims to Missouri policyholders for damage in 2019. After 2019's historic flooding, one action residents and business owners should take immediately is to review their current flood insurance coverage or consider purchasing a flood insurance policy if they don't have one.

Other key facts you should know:

***Flood insurance can pay up to \$250,000 for damage to your house and up to \$100,000 for contents.**

***Business owners can purchase coverage up to \$500,000 for structures and up to \$500,000 for contents.**

***Flood insurance pays for covered flood damage regardless of whether there is a federal disaster declaration. The average annual cost of an NFIP policy for homeowners is about \$700.**

*** Anyone can buy flood insurance if your community participates in the National Flood Insurance Program (NFIP), no matter where your home or business is located. Check with your local officials to find out if your community participates.**

***Almost 25 percent of flood insurance claims come from areas not considered at high risk for flooding.**

Remember, once you purchase a policy, it takes 30 days for the coverage to go into effect. Individuals and business owners are encouraged to look over their own emergency plans and update as necessary to ensure they are sufficiently prepared.

Current soil saturation is above average for this time of year. Snowmelt runoff from the Rocky Mountains and ice jams on northern rivers all contribute to the amount and force of water flowing through the Missouri and Mississippi river systems. After two consecutive years of heavy moisture, flooding is a significant part of the 2020 spring outlook. Consider the flood risk and act now to protect yourself, your family, your business or your property.

Call your insurance agent to review your current policy or ask about a new policy for flooding.

