

State of Idaho
DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone (208)334-4250
Fax (208)334-4398
Website: <http://www.doi.idaho.gov>

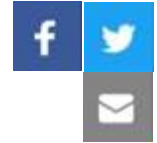
DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

For immediate release, January 6, 2017

Contact: Tricia Carney 208-334-4312 or 208-850-2342

Tricia.carney@doi.idaho.gov



Floods may be coming – are you covered?

BOISE ID – Idaho has had more than its share of snow this winter, and the next big weather event may very well be flooding. The Idaho Department of Insurance reminds consumers that flood damage caused by rising water, including snow melt is not covered by homeowner's insurance. Flood policies typically have a 30-day waiting period, so now is the time to look into obtaining coverage.

"After every flood, we hear about homeowners who did not realize they needed to protect themselves with flood insurance," said Department Director Dean Cameron. "We urge consumers to review their coverage now and make sure they have the protection they need."

Information about flood insurance is available on the Department [website](#). Flood insurance can be purchased from the National Flood Insurance Program (NFIP). The NFIP website is <https://www.floodsmart.gov/floodsmart/> and their toll free number is 888-379-9531.

Flood insurance provides coverage for buildings, but contents coverage is optional. The Department recommends homeowners discuss insuring personal property with a licensed agent. According to the NFIP, the average flood insurance policy – including building and some contents – costs about \$700 per year.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

###