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Flood Insurance
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Available at: www.co.dane.wi.us

Ask about Flood Insurance NOW!

Dane County residents are encouraged to look into flood insurance for their property. There are many myths about flood insurance that expose residents to unnecessarily high levels of risk. For more information about flood insurance, visit both www.floodsmart.gov and the Wisconsin Office of the Commissioner of Insurance's web page about flood insurance (http://oci.wi.gov/sm_emp/flood.htm).

Consider the following myths surrounding flood insurance:

Myth: Properties are not at risk of flooding if they are not located in a mapped flood plain.

Fact: From the 2008 floods in Dane County, FEMA awarded 1,627 claims for Individual and Household Assistance. Of those awarded claims that could be mapped (non post office box addresses), 34 were in the 100 year flood zone and 46 were in the 500 year flood zone. Only 4.9% of those awards for flood assistance were in mapped flood hazard areas!!

Myth: The property is in a mapped *100 Year Flood Zone* and it flooded in 2008 so it won't flood again for another 100 years.

Fact: The *100 Year* and *500 Year Flood Zones* actually indicate the chance for flooding to occur. The *100 Year Flood Zone* indicates the property within that zone has a 1% chance of flooding EVERY YEAR! The *500 Year Flood Zone* indicates the property within that zone has a 0.2% chance of flooding every year.

Myth: Properties are not eligible for flood insurance if they are not in a mapped flood plain.

Fact: Any property in a National Flood Insurance Program participating community is eligible to purchase insurance against damages from flooding.

Myth: Renters aren't eligible for flood insurance.

Fact: Persons living in rental property ARE eligible to purchase flood insurance (i.e. the renter's personal belongings / contents).

Myth: Existing property insurance will cover the damage from flooding.

Fact: Most property insurance does not cover damage from flood conditions. Damage can also include mold!

Flood insurance is underwritten through the National Flood Insurance Program and usually takes no less than 30 days to take effect. From the date of this release, the soonest property could be covered by flood insurance would be the beginning of March, just before the start of the spring melt! **The only way residents can know their options is to do their research and speak with their insurance agent.**

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