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## **Insurers encourage consumers to consider flood insurance**

Recent severe weather in Texas prompted the Southwestern Insurance Information Service, an insurance trade group, to remind consumers that damage to their homes resulting from flooding is not covered by the standard homeowners policy.

“Following a weather-related event involving flooding, there are countless people who find out too late that their homeowners insurance does not cover that type of damage,” according to Sandra Helin, public affairs director of SIIS. “We encourage Texans to speak with their agent or insurer to make sure they purchase the right types of coverage and the adequate amount to cover their home and their belongings.”

Texas is entering a time of year when the weather is unpredictable – May is typically rainy with severe thunderstorms and June 1 is the beginning of hurricane season. Given the increased potential for flooding, it is especially important for homeowners to review their homeowners policies to:

*For Additional Information:*

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# Fact Sheet

Southwestern Insurance Information Service - A public information organization of insurance companies

- **better understand what is and what is not covered by their policy;**
- **talk to their agent or insurer to determine if they should purchase flood insurance – since it is a separate policy from their homeowners policy; and**
- **talk to their agent or insurer to determine if they have purchased enough homeowners insurance to adequately cover their property and belongings.**

**“Flooding is generally not covered by a standard homeowners policy and must be purchased as a separate policy through the National Flood Insurance Program (NFIP). Typically homes can be insured for up to \$250,000 and contents coverage is available up to \$100,000. Commercial property insurance limits are \$500,000 for the structure and \$500,000 for contents. There is a 30-day waiting period before a new or modified flood policy goes into effect. To learn more about flood insurance, go to [www.floodsmart.gov](http://www.floodsmart.gov),” she added**

**“If you wait until a storm is approaching to purchase flood insurance, it will be too late,” said Helin.**

**“We encourage all Texans to be prepared before a storm is on its way. It is a heart-breaking experience for a person to be told their home and personal belongings are not covered by their homeowners policy.”**

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