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EMERGENCY SERVICES

Creating Solutions for Our Future

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Renters and Owners Urged to Purchase Flood Insurance Now: 30-Day Waiting Period

As we enter the rainy fall and winter season, Thurston County emergency managers remind citizens that national flood insurance is the only dependable form of financial protection against flood damage.

“Standard homeowner’s insurance almost never covers flood damage,” explains Kathy Estes of the county’s Emergency Management office. National Flood Insurance Program policies, available through most insurance companies, pay claims whether or not a disaster is declared. Federal disaster assistance, when available, is often in the form of a loan, repayable in full with interest. Estes points out that federal aid is available only for federally declared disasters. Not all floods—even those causing thousands of dollars of damage—are declared disasters by the federal government.

“Remember that even a few inches of floodwater inside a home can cause thousands of dollars to repair or restore,” says Estes.

Through mitigation and preparedness actions, the county has earned a 25% discount for flood insurance rates available to residents of unincorporated Thurston County. This translates into an average annual savings of \$238 per property. Flood insurance is also available to renters and can cover nonresidential buildings such as farm and commercial buildings. The National Flood Insurance Program will also cover structures that have been previously flooded. Estes urges citizens who wish to purchase flood insurance to do so soon as there is a 30-day waiting period after the first payment is made before the policy is effective. Information on the National Flood Insurance Program is available at 1-800-638-6620 or at www.floodsmart.gov

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