



**State of Utah**  
GARY R. HERBERT  
*Governor*  
SPENCER COX  
*Lieutenant Governor*

# Insurance Department

TODD E. KISER  
*Insurance Commissioner*

## For Immediate Release

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### Contact:

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## Purchase Flood Insurance Before Flood Season Starts

*Heavy winter snows create potential for flooding in Utah neighborhoods.*

A number of powerful snowfalls in early 2019 brought plenty of snow to Utah's mountain ranges. The state's snowpack totals are averaging more than 130 percent of normal, and as spring temperatures increase, the potential for flooding increases with it. The threat is serious enough that Governor Gary R. Herbert declared March to be Flood Safety Awareness Month. For many Utah homeowners, even a small flood could mean disaster.

"Many homeowners don't realize that flood coverage is not included in their home insurance policy," said Utah Insurance Commissioner Todd E. Kiser. "Flood insurance is a separate policy that must be added onto an existing homeowner's policy, and it becomes effective 30 days after the policy is added."

Flood season in Utah generally runs from April through May as mountain snow starts to melt. Homeowners should act now to protect their property from excessive spring runoff.

"Unfortunately, there's no way of knowing when flooding will start in any given year," says Kiser. "That makes it critical for homeowners to talk to their insurance agent about flood coverage well in advance of a spring thaw." Not all insurance agents write flood insurance, but the National Flood Insurance Program (NFIP, [floodsmart.gov](http://floodsmart.gov)) has resources to help you find an agent who does.

Now is a good time to create a home inventory. A home inventory can help you determine the types and level of coverage you need before disaster strikes, and it can make it easier to file a claim after a major loss. Creating an inventory can be as simple as taking photos of your belongings and writing them down in a spreadsheet. (The National Association of Insurance Commissioners has a good one available at [insureonline.org](http://insureonline.org)).

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**The Utah Insurance Department** is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.

*Please note: Agency hours are 8am-5pm, Monday-Friday.*