



State of Utah

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Governor

GREG BELL
Lieutenant Governor

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Insurance Commissioner

Insurance Department

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First Fires – Then Flooding

Flooding may have seemed like the last thing we needed to worry about after a dry June and then high temperatures. Residents of Saint George this past weekend were reminded of how quickly the weather can change when they were hit with a severe thunder storm that overwhelmed storm drains and flooded over 100 homes and a few businesses. Even with this damage a sigh of relief could be heard when the storm failed to reach the denuded landscape charred by the Wood Hollow Fire.

Since the beginning of June \$47.1 million has been spent fighting wildfires in Utah. This, however, could be just the beginning of the expense associated with these fires. Normally, vegetation absorbs rainfall, reducing runoff, but the wildfires have left the ground charred, barren and unable to absorb water, creating conditions ripe for flash flooding and mudslides.

State Insurance Commissioner, Neal T. Gooch advises residents to take steps now to protect themselves and their property from flooding and mudslides. “Many do not realize that their homeowner or renters policies do not include this coverage,” he said. “Everyone should be aware of their risk for flooding and consider purchasing coverage for flooding and mudslides.”

Those who may be affected by flooding and mud flows from Federal lands recently damaged by wildfires should be aware of a new exception to The National Flood Insurance Program’s (NFIP) 30 day waiting period before coverage becomes effective. The waiting period may be waived if a loss occurs because of flooding on Federal lands caused by post-wildfire conditions. However, the flood policy must be purchased no later than 60 days after the date the fire is contained and a loss occurs before the 30 day waiting period ends.

By going to NFIP’s website www.floodsmart.gov and clicking on the red box entitled, “Your One-Step Flood Risk Profile,” you can find out what your risk of flooding is, receive contact information for insurance agents selling flood insurance, and find out what the price range will be. You can also call 1-800-427-2419 for information.

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

Now is also the time to take inventory of your belongings. By going to the Department's website at <http://insurance.utah.gov/news/Disaster.html> you can print off a home inventory form or download a FREE inventory application to your computer, iPhone, iPod or iPad. The applications will allow you to take pictures of your belongings and include descriptions, bar codes and serial numbers. If you do not have computer access call 801-538-3035.

For those with questions about their insurance or who may be having problems resolving an insurance claim, please feel free to contact the Utah Insurance Department at 801-538-3800 or toll free 1-800-439-3805. Contact information may also be found on our website at <http://insurance.utah.gov/contact.html>.