

Hurricane Preparedness Week: May 3-9: Inland Flooding & Get an Insurance Checkup

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Inland Flooding

Inland Flooding Inland flooding is the most deadly and serious threat hurricanes bring to inland areas of North Carolina. In September 1999, inland flooding occurred with Hurricane Floyd and claimed 35 lives in North Carolina. Hurricane Matthew in October 2016 generated record flooding across much of the coastal plain of North Carolina, claimed 28 lives, and left thousands homeless and entire towns under water. More recently, Hurricane Florence once again produced devastating inland flooding, and resulted in 11 flood-related deaths in North Carolina. Overall, most hurricane deaths over the past 30 years have been the result of flooding, many of which have occurred in automobiles as people attempt to drive through flooded areas where water covers the road. It is important to realize the amount of rain a tropical system produces is not related to the intensity of the wind. Weak hurricanes and even tropical storms have caused disastrous floods throughout history. For example in 2006, the remnants of Tropical Storm Alberto moved over central North Carolina dropping 4 to 8 inches of rain from Sanford to Raleigh, resulting in major flooding along numerous creeks.

So what can you do? Anytime a hurricane or tropical storm threatens, think flooding. It is very important to determine if you live in an area at risk of flooding. If your yard or nearby roads around your home flood during ordinary thunderstorms, then you are at serious risk of flooding from torrential tropical rainfall. Those living near creeks, streams and drainage ditches should also closely watch water levels. Remember, extreme rainfall events bring extreme flooding typically not experienced in the past. During extreme events even those area which normally do not flood are at risk.

Always stay aware of road conditions and make sure your escape route is not becoming flooded by heavy rain. Never attempt to cross flowing water; instead, remember to turn around, don't drown. The reason that so many people drown during flooding is because few of them realize the incredible power of water. A mere six inches of fast-moving flood water can knock over an adult. It takes only two feet of rushing water to carry away most vehicles. This includes pickups and SUVs. Never allow children to play near streams, creeks or drainage ditches. As rain water

runs off, streams, creeks, and ditches fill with running water that can easily sweep a child away.

Finally, have an emergency action plan and know your homeowners and flood insurance policies. Flood damage is not usually covered by homeowners insurance. Do not make assumptions and remember to check your policies.

Get an Insurance Checkup

Call your insurance company or agent and ask for an insurance check-up to make sure you have enough homeowners insurance to repair or even replace your home. Don't forget coverage for your car or boat. Remember, standard homeowners insurance doesn't cover flooding. Whether you're a homeowner or renter, you'll need a separate policy for it, and it's available through your company, agent or the National Flood Insurance Program at www.floodsmart.gov. Act now as flood insurance requires a 30-day waiting period. Finally, know where your insurance documents and contact information are located, and be sure to take them with you if you have to evacuate.