

State of Idaho
DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone (208)334-4250
Fax (208)334-4398
Website: <http://www.doi.idaho.gov>

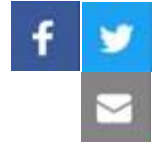
DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

For immediate release, March 21, 2018

Contact: Jes Benson, 208-334-4312

jessica.benson@doi.idaho.gov



Prepare Now for Flood Season in Idaho

BOISE ID – Spring is here and with it comes the potential for flooding. The Idaho Department of Insurance reminds consumers that flood damage caused by rising water, including snow melt, is not covered by homeowner's insurance. Flood policies typically have a 30-day waiting period, so now is the time to look into obtaining coverage. Information about flood risks and protection measures can be found on the Federal Emergency Management Agency (FEMA) website [here](#).

"After every flood, we hear about homeowners who did not realize they needed to protect themselves with flood insurance or that their homeowner's coverage doesn't cover floods," said Department Director Dean Cameron. "We urge consumers to meet with their agent and review their coverage now and make sure they have the protection they need."

Information about flood insurance is available on the Department of Insurance [website](#). Flood insurance can be purchased through your insurance agent or by calling the National Flood Insurance Program (NFIP) at 800-427-4661.

Flood insurance provides coverage for buildings, but contents coverage is optional. The Department recommends homeowners discuss insuring personal property with a licensed agent. According to the NFIP, the average flood insurance policy – including building and some contents – costs about \$700 per year.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

###