

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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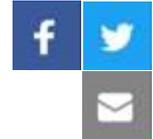
**DEAN L. CAMERON**  
Director

**Idaho Department of Insurance News Release**

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**Secure Flood Insurance Before the Potential for Spring Flooding Occurs**  
*Flood protection policies typically require a 30-day waiting period to take effect*

BOISE, ID – It takes only a few inches of water to cause thousands of dollars in property damage. As spring temperatures begin to rise, so does the potential for area flooding. The Idaho Department of Insurance (DOI) urges consumers to protect their homes and families by securing flood insurance long before area snowpack begins to melt and seasonal rains occur.

Consumers should be aware that only flood insurance covers flood damage, while most standard homeowner's policies do not. Also, flood policies typically mandate a 30-day waiting period before coverage becomes effective. DOI Director Dean Cameron says flooding does not have to be a "catastrophic event" to cause severe financial issues.

"Many consumers remain unprotected, but you don't have to live in a flood zone or high-risk area to suffer major flood damage," said Cameron. "Don't get caught off guard. Meet with a licensed agent to discuss and review your coverage now."

**What to know about floods and flood insurance coverage:**

- The time to prepare is now; where it can rain, it can flood.
- Flood insurance is affordable and anyone can purchase it.
- FEMA statistics estimate more than 20 percent of flood claims result from properties considered outside high-risk areas.
- Only about 12 percent of U.S. homeowners have flood insurance.
- Flood damage costs exceed \$8 billion annually nationwide.

For information on flood insurance policies, visit the federal [National Flood Insurance Program \(NFIP\)](#) or call 800-427-4661.

**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 serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit [doi.idaho.gov](http://doi.idaho.gov).

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