



Flood season is upon us, and Southland Insurance wants to help you get prepared.

Flooding can have a devastating impact on communities and property. Individuals and families can prepare by taking simple precautions:

Precautions to take immediately:

- Assemble an emergency kit – flashlight and batteries, battery-operated radio, snacks, personal items.
- Move valuable items from your basement to higher levels in your home.
- Clear eavestroughs and downspouts – if safe to do so – to direct water away from your home.
- Shovel snow away from the house, especially basement windows.
- Ask someone to check your property if you are away.
- For customers with a sump pump:
 - Test it to make sure it is in working order. Remove the cover, and slowly pour water into the sump pit, enough for the pump to begin working. The pump should start working, remove the water from the pit and shut itself off in a matter of seconds. Make sure the battery is charged in case of a power failure

Also take these precautions if you have more time:

- Create an emergency preparedness plan for your family.
- Prepare a detailed home inventory. This can be done as photos or video.
- Install a sump pump and/or sewer backup valve.
- Elevate furnaces, hot water heaters and electrical panels in the basement or relocate them to a higher level.
- Contact your Southland Insurance broker to make sure you have appropriate coverage.

If something happens, are you covered?

- Damage to homes caused by snow, rain or wind is generally covered. This includes damage caused by flying debris or falling branches or trees, or damage to your home and its contents when water or snow enters through openings caused by high winds.
- Damage to mobile homes or trailers may be covered from wind damage. Policy wordings vary so check with your insurance representative.
- Damage to cars from wind or water is typically covered if you have comprehensive or all-perils car insurance. This coverage isn't mandatory so check your policy.
- Overland flooding is not covered by home insurance. Damage caused by water is generally only covered in specific circumstances.
- Water damage from a sewer backup is only covered if you have sewer backup coverage. Please contact your broker to discuss the limit currently available on your policy.
- In certain circumstances, homeowners who are unable to live in their homes because of insurable damage are entitled to additional living expenses. Ask your insurance representative for more information.

We suggest you monitor local media for updates so you can make appropriate arrangements and remain aware of safety advisories from authorities. Check the [Weather Office website](#) for updates