



A monthly publication on issues impacting the insurance industry policyholders in Michigan

Residents Need To Prepare For Severe Weather

With warmer weather approaching, Michigan residents need to prepare for the dangers of thunderstorms, tornadoes, windstorms, flooding and other severe weather occurrences. To raise awareness about severe weather preparedness, the Michigan Committee for Severe Weather Awareness is sponsoring **Severe Weather Awareness Week, March 29-April 4, 2009**.

According to the Michigan Committee for Severe Weather Awareness, there were 14 twisters, 21 flash floods and 137 flood warnings in Michigan during 2008. Severe weather across the state last year resulted in six deaths, and over \$400 million in damages.

The Michigan Committee for Severe Weather Awareness is comprised of the following organizations: Insurance Institute of Michigan, National Weather Service, Department of Environmental Quality, American Red Cross, Emergency Management Association, Michigan State Police, WDIV-TV, State Farm and Michigan Earth Science Teachers Association.

To prepare for severe weather, residents should:

- Know the safest location for shelter in their home, workplace and school. Load bearing walls near the center of the basement or lowest level generally provide the greatest protection.
- Know the location of designated shelter areas in local public facilities, such as schools, shopping centers and other public buildings.
- Have emergency supplies on hand, including a battery-operated radio, flashlight, supply of fresh batteries, water, first-aid kit and cell phone.
- Make an inventory of household furnishings and other possessions.

Michigan residents should be familiar with the various severe weather alerts. A tornado watch or severe thunderstorm watch simply means “watch out” severe thunderstorms and tornadoes are possible. Residents should gather a first aid kit, flashlight, portable radio and extra batteries. They should also monitor NOAA Weather Radio and local radio, television and cable stations and keep an eye to the sky. A tornado warning means that a tornado has been spotted or is indicated on Doppler Radar. Go immediately to the basement or a small interior room on the lowest level. Keep away from chimneys and windows. Abandon mobile homes and cars for a shelter.

Homeowners should also review their insurance coverage to make sure it is adequate. It is also important to maintain an up-to-date inventory of personal property. Tornadoes are considered “windstorms” and covered by virtually all homeowners policies. However, certain limits and requirements may apply.

Visit IIM’s website, www.iiminfo.org to download free software to compile a home inventory and for additional safety tips.

Michigan residents need to be prepared for dangers of severe weather.

Flooding Not Covered Under Regular Homeowner Insurance Policy

In 2008, 21 flash flood warnings and 137 flood warnings were issued by the National Weather Service in Michigan. Unfortunately, there were four deaths resulting from these floods.

The Michigan Department of Environmental Quality estimates that about six percent of Michigan's land is flood-prone, including about 200,000 buildings. The southern half of the Lower Peninsula contains the areas with the most flood damage potential.

According to the Michigan Committee for Severe Weather Awareness, flooding along Michigan's rivers can occur any time of the year, and is most likely the result of excessive rainfall and/or a combination of rainfall and snowmelt.

Residents should be aware that regular homeowners' insurance policies do not cover damages that result from flooding. Flood insurance coverage is a separate policy and only available through a federal program; however, in Michigan only about 15 percent of structures subject to flooding are actually insured against the risk.

Currently, there are approximately 806 Michigan communities participating in the National Flood Insurance Program (NFIP), and over 25,732 policies in force with coverage of nearly \$3.9 billion. Since 1978, there have been 9,383 flood insurance claims filed in Michigan under the NFIP for a total of \$42.3 million. Under the NFIP, a flood is defined in part, as a general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters, or from the unusual and rapid accumulation of runoff of surface waters from any source.

To purchase flood insurance under the program, residents must live in one of the participating communities. Coverage can be obtained through most licensed property/casualty insurance agents. If you would like more information about the NFIP, please contact Les Thomas, Michigan Department of Environmental Quality, Land and Water Management Division, P.O. Box 30458, Lansing, MI 48909, by email to thomasl@michigan.gov, or by telephone at 517-335-3448.