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Tennessee Agencies Raise Awareness About the Importance of Flood Preparedness

NASHVILLE, Tenn. – National meteorologists are [forecasting](#) above average rainfall across a large portion of the U.S. this spring including most of the Mississippi and Cumberland river basins, which could include significant portions of Tennessee.

In an effort to help Tennessee homeowners prepare for potential flood risks, the Tennessee Department of Commerce & Insurance (TDCI) is joining the Tennessee Emergency Management Agency (TEMA) to raise awareness about the importance of having flood insurance as a part of every homeowner's disaster preparedness toolkit.

"Flooding occurs every year in Tennessee, often damaging homes and displacing Tennesseans for months or even years," said TDCI Commissioner Carter Lawrence. "Damages due to flooding are not covered by standard homeowners or renters insurance policies. Unfortunately, there is often a disconnect between the risks facing homeowners and the steps they are willing to take to mitigate those risks. While flood insurance does come with a cost, a flood insurance policy can mean the difference between having a fully or partially covered recovery and having to make out-of-pocket repairs that could spell a financial catastrophe."

TEMA encourages Tennesseans to prepare for all types of weather hazards, including flooding.

"Preparedness is critical to helping Tennesseans be resilient when faced with a disaster or in its aftermath," said TEMA Director Patrick Sheehan. "Resiliency means understanding hazards and threats, like flooding, having multiple ways to receive disaster warnings, having an emergency plan and supplies, and ensuring you are financially prepared so you can keep yourself and your loved ones safe before and after an emergency."

Before a flooding event, Tennesseans should review their [flood risk](#) and emergency plan. Individuals should have multiple ways to receive weather alerts and stock an emergency kit with supplies for several days. Remember, never cross a flooded road. Turn Around, Don't Drown.

Why consider flood insurance?

- Flooding is the most common natural disaster in the U.S. and has occurred in every region of Tennessee.
- One inch of water in a home can cause an estimated \$25,000 in damage, according to



the Federal Emergency Management Agency (FEMA).

- You do not have to be in a high-risk flood zone to purchase flood insurance. According to FEMA, between 2014 and 2018 more than 40 percent of flood claims came from properties outside high-risk flood zones.
- You can see your home or property's flood risk on [FEMA's flood map](#).
- With the implementation of [Risk Rating 2.0](#), FEMA delivers rates that more accurately reflect flood risk.

What does flood insurance cover?

- Flood insurance covers the structure of the building, such as electrical and plumbing systems, furnaces, water heaters, and built-in appliances.
- Flood insurance can cover properties on hillsides damaged by mudflow as a result of flooding, as well as sewage backup caused by flooding.

How much is flood insurance?

- Each policy cost depends on a number of factors, such as the location and age of the home, what type of coverage you want and the design of your home.
- Visit floodsmart.gov for more details.

How can I buy flood insurance?

- Talk to an insurance producer about purchasing flood insurance. Before purchasing, make sure the agent is licensed to sell in Tennessee [by visiting TDCI's website](#).

What do I do if my home is flooded?

- Contact your insurance company as soon as it is safe to do so.

Need more information?

Visit TDCI's [Weather Disasters 101 page](#) for more information about flood insurance. For flood resources and preparedness, visit TEMA's [Flood Preparedness page](#). For more questions, call TDCI at 615-741-2218 or 1-800-342-4029.

About the Tennessee Emergency Management Agency: TEMA's mission is to coordinate preparedness, response and recovery from man-made, natural and technological hazards in a professional and efficient manner in concert with our stakeholders. Follow TEMA on [Facebook](#), [LinkedIn](#), and [Twitter](#), and, at www.tn.gov/tema.

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