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Illinois Department of Insurance

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Illinois Department of Insurance Urges Consumers to Review Flood Insurance Policies

Department Reminds Homeowners and Renters to Ensure Appropriate Coverage Prior to a Flood

SPRINGFIELD – December 30, 2015. Following this week’s winter storms that impacted much of the state with rain, ice, snow, and sleet, the Illinois Department of Insurance is reminding homeowners and renters to review their policy coverage and make informed decisions about flood insurance. If Illinoisans have questions or concerns about their insurance coverage, they are urged to call the Department’s Insurance Consumer Hotline toll-free at 1-866-445-5364 or visit <http://insurance2.illinois.gov>

“The Illinois Department of Insurance is here to assist with any questions about policy coverage,” said Acting Director Anne Melissa Dowling. “Basic homeowners insurance does not cover floods, so it’s important for consumers to determine flood insurance options.”

The Department offers the following flood insurance information for property owners and renters:

- Flood insurance is available in nearly 900 communities in Illinois. Flood Insurance is available anywhere within those communities; both in or out of the mapped flood hazard areas.
- Call your insurance agent or company to inquire about the availability of flood insurance in your area. Keep in mind that flood insurance becomes effective 30 days after it is purchased, so the sooner you talk to your insurance agent or company the better.
- The average flood insurance policy cost will vary by location and coverage limits.
- Standard flood coverage does not typically cover damage resulting from sewer backups or sump pump issues. Ask your insurance agent or company if such additional coverage is appropriate to add to your policy.
- There are steps you can take before a disaster strikes to make it easier to file and recover insurance claims. For example, homeowners or renters should take an inventory of their personal property and make photocopies of their insurance policies, keeping all such important papers in a secure location away from home. Taking pictures of various rooms and their contents is also a great way to document the contents. A sample home inventory sheet is available at the Department’s website or by clicking [here](#).

For more information about insurance coverage in the event of a flood or other disaster, visit the Department's website, <http://insurance2.illinois.gov>, or review the following consumer fact sheets:

- [Consumer Alert on Flood Awareness](http://insurance2.illinois.gov/Main/FloodInsuranceConsumerAlert.pdf), found at:
<http://insurance2.illinois.gov/Main/FloodInsuranceConsumerAlert.pdf>
- [What to Do After an Insured Homeowners Loss](http://insurance2.illinois.gov/HomeInsurance/disaster.asp), found at:
<http://insurance2.illinois.gov/HomeInsurance/disaster.asp>

The Illinois Department of Natural Resources (IDNR) functions as the state coordinating office for the National Flood Insurance Program. Information on flood insurance, floodplain maps, and flood protection can be obtained by contacting IDNR or viewing IDNR's website at:
<http://www.dnr.illinois.gov/WaterResources/Pages/nfip.aspx>

Flood insurance is available through the Federal Government's National Flood Insurance Program (NFIP). It may be purchased through licensed property and casualty insurance agents or through many private insurance companies. There are eligibility restrictions to qualify for National Flood Insurance. Consumers should contact the NFIP with eligibility questions at 1-888-379-9531 or visit the NFIP's website at www.floodsmart.gov.

More Information

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Illinois Department of Insurance assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's web site at insurance2.illinois.gov or call our toll-free hotline at (866) 445-5364.