



FREDERICK COUNTY GOVERNMENT

DIVISION OF EMERGENCY MANAGEMENT

Department of Emergency Preparedness

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News Release

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Flood Insurance: Don't Wait until It's Too Late

FREDERICK, MD – Many residents and business owners are not aware that flood damage is not covered by traditional insurance until it is too late. As we approach the anniversary of the historic 2018 flooding in Frederick County and look toward the hurricane season, now is the time to evaluate risk and consider purchasing flood insurance to protect your assets. Information about best practices for assessing and insuring against flood losses can be found at www.floodsmart.gov.

“Flood insurance could be all that stands between you and a devastating financial loss,” said County Executive Jan Gardner. “I urge homeowners and businesses to review their coverage and consider a flood insurance policy appropriate for their risk. Understand your risk and take action now to protect yourself before a disaster occurs.”

Flooding is a routine natural hazard faced in Frederick County, and does not have to be extensive to cause devastating financial loss. Recovering from just one inch of water inside your home can cost as much as \$27,000 on average. Without flood insurance, you would be left to cover the costs entirely on your own. Even if there is a Presidential Disaster Declaration, most federal disaster assistance comes in the form of low-interest disaster loans from U.S. Small Business Administration, which must be repaid and rarely cover the full cost of returning to normal. Flood insurance is available through the Federal Flood Insurance Program and must be in effect 30 days prior to a flood.

The Frederick County Division of Emergency Management encourages consumers to both evaluate their exposure to flood risk and review their existing insurance coverage to make sure they understand what is and is not covered. Most property insurance policies do not cover damages from large-scale flooding, foundation seepage, sewage backup, or sump pump overflow. Contact your insurance agent to find out more about special endorsements and riders for appropriate coverage. To determine if your home or business has exposure to special flood hazard risks, consumers can go to www.tinyurl.com/FEMAFloodMapServiceCenter and search by their home or business address.

The Maryland Insurance Administration has a number of resources available to consumers. Though they cannot recommend a particular policy or insurance company, they can help consumers learn what types of coverage are available, at what cost, and assist if you have a complaint about how your insurance company responds when you file a claim. The Maryland Insurance Administration can be reached toll-free at 800-492-6116.

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