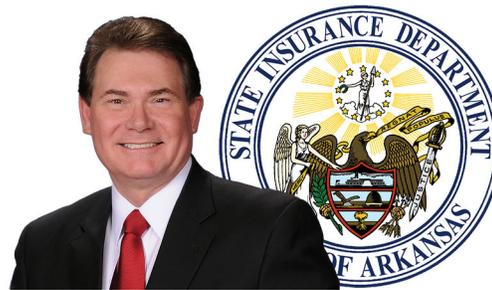


Arkansas Insurance Department

NEWS RELEASE

*Allen Kerr
Insurance Commissioner*



FOR IMMEDIATE RELEASE

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CONTACT: Kenneth Ryan James (ryan.james@arkansas.gov; 501-371-2622)

Another Rainy Week, Another Reminder For Flood Insurance

30-day delay means the time to be ready for next storm is now

LITTLE ROCK – Arkansas Insurance Commissioner Allen Kerr today released the following statement urging Arkansans to use this week of rain in the Natural State as a call to look into purchasing flood insurance to protect themselves and their property:

“As spring is in full swing, Arkansas is again seeing heavy rains in the forecast this week. With several inches of rain expected to fall on the Natural State, this week should be a good reminder of why it is important to purchase flood insurance. Because of the 30-day delay between the date of purchase of a flood policy to when it takes affect, purchasing a plan today will not cover any flood damage incurred this week. I strongly urge Arkansans to take the time today to protect themselves for the next severe weather event.”

Floods are not covered on a typical homeowners or renter’s policy. Flood insurance can be obtained via the National Flood Insurance Program (NFIP) through the Federal Emergency Management Agency (FEMA). Arkansans should visit <http://FloodSmart.gov> to determine whether their community participates in the NFIP, and to find an agent.

Kerr offered these reminders for Arkansans when they start looking to protect their property with flood insurance:

- Flood damage is not typically covered by a homeowner’s insurance policy.
- Typically, there is a 30-day waiting period from date of purchase before your flood insurance policy goes into effect.
- You can get flood insurance nationwide.
- You can get flood insurance if you live in a floodplain or high-flood-risk area.
- You can get flood insurance if you live outside a floodplain or a lower-risk area—and at a lower cost.
- You can get flood insurance if your property has been flooded before.
- You can get flood insurance from insurance agents in your area.
- You can buy flood insurance even if your mortgage broker doesn’t require it.

For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>, follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.