



News Briefs  
Calendar  
Classifieds  
Editorial  
Obituaries  
Police Report  
Sports

Archives  
E-edition  
Reference/Links

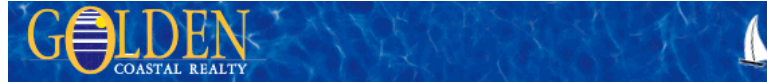
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Feedback  
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Business  
Community  
Education  
Health  
Help Wanted  
Letters to the Editor  
Marriages  
Movie Reviews  
Parks  
Property Transfers  
Rentals  
Saltwater Portraits  
Site Map  
Steppin' Out  
Tourist Info  
Weather  
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# Cape Gazette

Fri, Aug 29, 2008



## Flood insurance experts: Don't leave your home without it

By Henry J. Evans Jr.  
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More than 50 people interested in learning why flood insurance coverage is important, how to obtain it and factors affecting its cost attended an information forum in Rehoboth Beach.

The Community Outreach for Flood Awareness, held Wednesday, Aug. 20, in the Rehoboth Beach Convention Center, featured a panel of flood insurance experts from the Federal Emergency Management Agency, Department of Natural Resources and Environmental Control and insurance industry.

The Williams Agency Inc., a Rehoboth Beach-based insurance agent and broker, sponsored the program.

"Flood insurance is the most complex and most misunderstood insurance," said Seth Costello, Williams Agency operations vice president.

He said the agency sponsored the program in response to increased calls from people seeking information about flood insurance, concerned about its rising cost or worried about whether obtaining coverage would even be possible.

Panelist Judy Marvel, an insurance marketing specialist with the Federal Emergency Management Agency (FEMA), said the government's role continues to be that of evaluating flood risks, educating the public about floods and mitigation.

"When you lower the likelihood of flood loss, that's mitigation. How many of you have flood insurance?" Marvel asked. A majority raised their hands.

"That's good. We're finding that many people don't have it," she said. Marvel said fewer than 10 percent of homeowners affected by this spring's widespread Midwest flooding carried flood insurance policies. She said 25 percent of all damaging floods occur outside areas designated high risk.

"Floods aren't always about storms. A broken fire hydrant can cause a flood. If you don't have flood insurance, buy it – and keep it," Marvel said.

Joe Zagone, a FEMA community assistance program coordinator, said the National Flood Insurance Program was started in the 1960s to stem what had become a constant tax-dollar drain – covering the cost of flood losses. He said one reason having flood insurance is important is because government assistance is limited.

"The federal government says we're going to give you relief, but we're going to put you on your feet minimally," Zagone said.

For more information on flood-risk and flood insurance, go to [www.floodsmart.gov](http://www.floodsmart.gov)

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