



Southwestern Insurance Information Service

WWW.SIISINFO.ORG

## NEWS RELEASE

Date: April 30, 2007

Source: SIIS

Author: SIIS

SIIS Office: (512) 795-8214

SIIS Cell: (512) 965-4001 Jerry  
(512) 468-6965 Sandra

---

### **FLOOD INSURANCE IN TEXAS? “IT WAS CRUCIAL TO MY FAMILY,” HOMEOWNER SAYS**

Robin Hesketh and her family know something about flood insurance many people ignore or simply do not take the time to investigate.

The Hesketh’s Houston home flooded for the first time in 2000 during Tropical Depression Francis when someone rode their jet ski down the street forcing enough water into their home to buckle hardwood floors and ruin their carpet.

“We lived in an area designated as a 500-year-flood plain and felt comfortable not having flood insurance,” Robin Hesketh said. “It was a painful lesson to learn.”

“Our homeowners insurance was with Nationwide and even though we knew our homeowner’s policy did not cover our home for flooding, a Nationwide agent advised us of a FEMA program which offered some assistance and then explained the advantages of flood insurance.

The traditional homeowner’s insurance policy does not cover flooding and federal disaster assistance programs do not pay for damages and only offer loans to help cover flood damage after the President declares the area a disaster. Only about 10 percent of all weather emergencies are declared disasters.

“An estimated 50 percent of the people living in flood prone areas do not have flood insurance,” according to Jerry Johns, president of Southwestern Insurance Information Service, an industry trade group based in Austin. “The cost of flood insurance is relatively inexpensive balanced against the cost of having to replace personal belongings.”

*For Additional Information:*

8303 N Mopac, Ste B-231  
Austin, TX 78759

Phone: (512) 795-8214  
Fax: (512) 795-9363



Southwestern Insurance Information Service

WWW.SIISINFO.ORG

## NEWS RELEASE

**“The average claim payment by the National Flood Insurance Program for February 2007 was about \$15, 000,” he said.**

**The Hesketh’s story does not end there. Having learned the hard way, Robin said, we made the decision to buy flood insurance.**

**“We did not have to wait long for the arrival of Tropical Storm Allison in 2001,” she said. “We had 16 inches of water in our home and it remained there for several days.”**

**“If you are considering flood insurance absolutely don’t think twice,” Robin stressed. “It is relatively cheap for \$250,000 coverage on the structure and \$100,000 on contents.”**

**Johns said that an estimated 90 percent of all natural disasters involve flooding and 25-30 percent of flood insurance claims are in areas considered low risk for flooding.**

**“The damage was extensive,” Robin explained. “All of the sheetrock had to be sliced up to four feet, the insulation was removed, 50 percent of the floors had to be replaced, the entire kitchen was a total loss, all of the doors, trim and baseboards were restored and most of the furniture was destroyed.”**

**“Ask me if flood insurance is worth cost and you will get an affirmative yes as my response,” she added.**

**Most insurance agents in Texas write flood coverage, Johns said. For more information, contact your insurance agent or company or go to [www.FloodSmart.gov](http://www.FloodSmart.gov) to find an agent in your area.**

---

*For Additional Information:*

8303 N Mopac, Ste B-231  
Austin, TX 78759

Phone: (512) 795-8214  
Fax: (512) 795-9363