For U.S. Virgin Islands Residents

FLOOD FACTS

Do You Have A Homeowners Policy And A Separate Flood Insurance Policy?

Not All Flood Claims Are From Hurricanes

Floods can be caused by:
Unusually heavy rain from a tropical storm or hurricane;
Storm surge from the Caribbean Sea;
Water pipe bursting; or
Tsunami

10 Ways To Be Prepared

1. Buy a flood insurance policy.
2. Review your policy to become familiar with what is covered and make sure limits are adequate.
3. Lists and take photos of contents and any property damage.
4. Have a plan.
5. Prepare your home.
6. Store your insurance information in a safe place.
7. Keep insurance agent and company contact information handy.
8. Avoid driving in flood waters. "Don't drown, turn around"
9. Protect your vehicle before a storm; always remove your vehicle from a flood zone.
10. File a claim.

UNITED STATES VIRGIN ISLANDS OFFICE OF THE LIEUTENANT GOVERNOR
DIVISION OF BANKING, INSURANCE AND FINANCIAL REGULATION
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