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

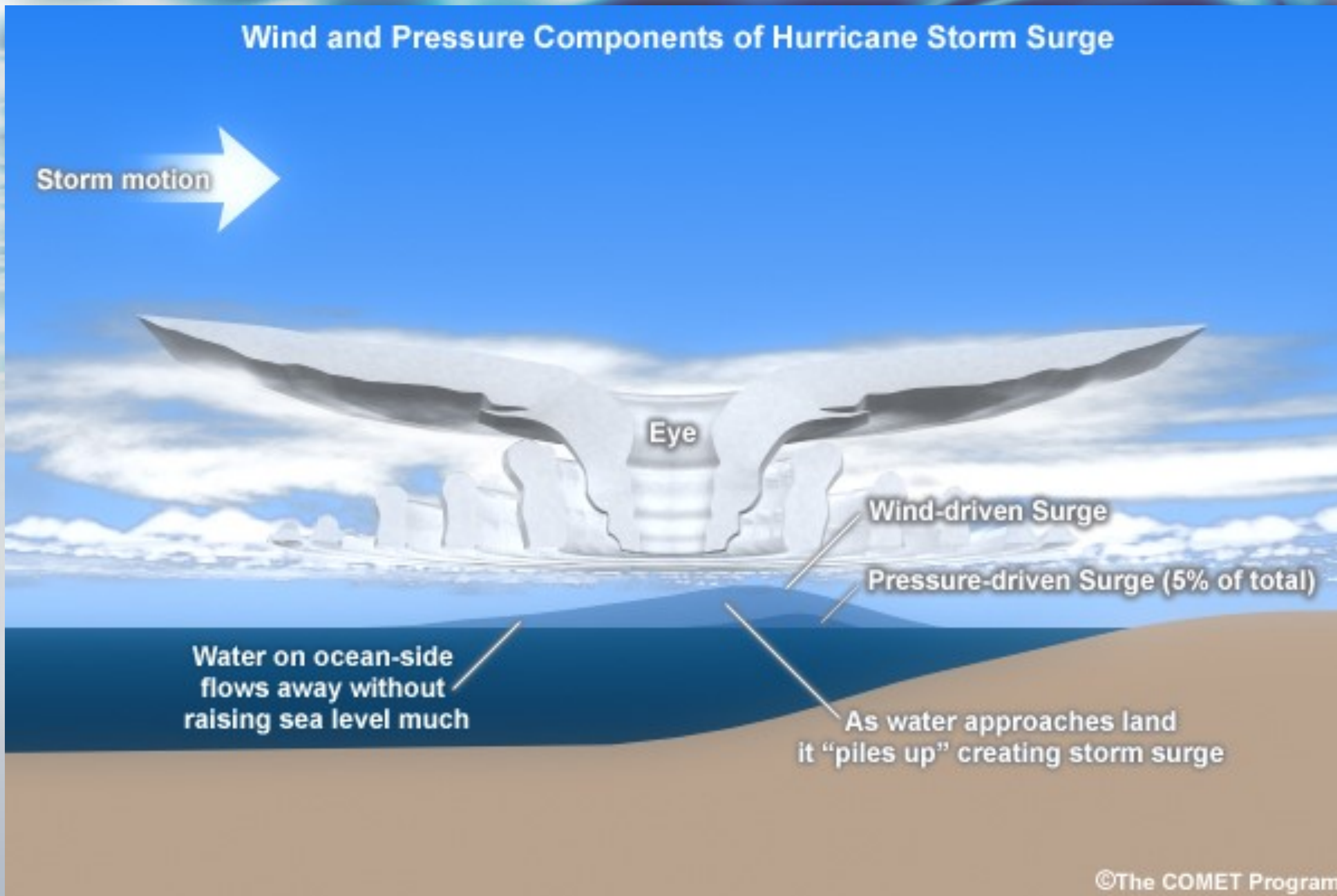
1. Buy a flood insurance policy.
2. Review your policy to become familiar with what is covered and make sure limits are adequate.
3. Lists and take photos of contents and any property damage.
4. Have a plan.
5. Prepare your home.
6. Store your insurance information in a safe place.
7. Keep insurance 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.

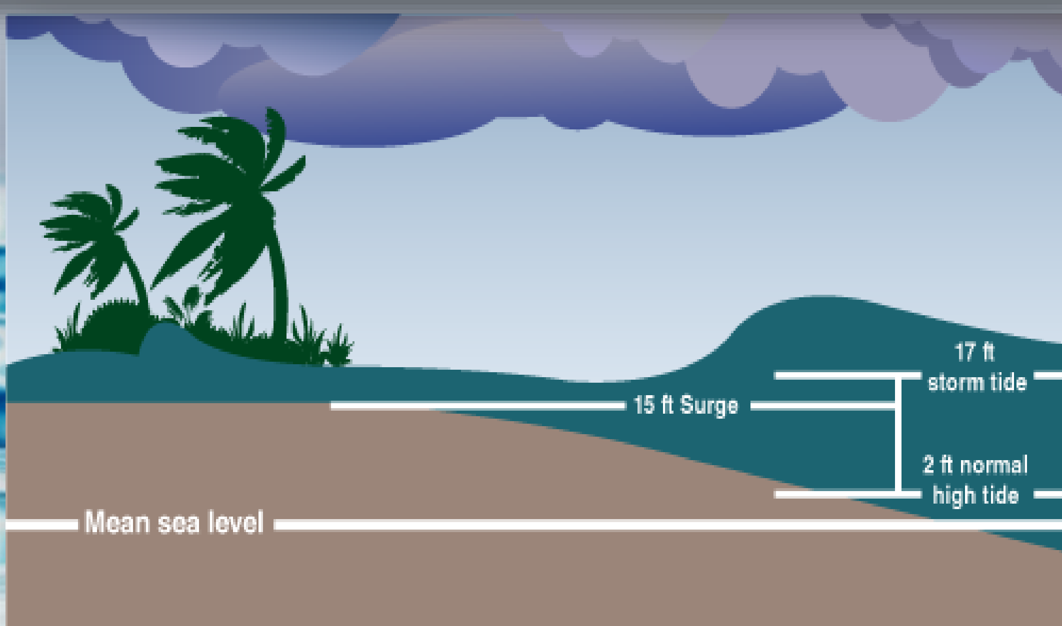
UNITED STATES VIRGIN ISLANDS OFFICE OF THE LIEUTENANT GOVERNOR

DIVISION OF BANKING, INSURANCE AND FINANCIAL REGULATION

THE HONORABLE TREGENZA A. ROACH, ESQ., LIEUTENANT GOVERNOR, COMMISSIONER OF INSURANCE

GWENDOLYN HALL BRADY, DIRECTOR





Preparation Through Education Is Less Costly
Than Learning Through Tragedy
-Max Mayfield, Director
National Hurricane Center

Please contact the Division of Banking, Insurance and Financial Regulation
St. Croix : 1131 King Street, Suite 101, 3rd Floor, Christiansted, V.I. 00820 Tel: (340) 773-6459 Fax: (340) 719-3801
St. Thomas: Nisky Center, 2nd Floor, **5049 Kongens Gade, St. Thomas, V.I. 00802** Tel: (340) 774-7166 Fax: (340) 774-9458
Business Hours: 8:00am to 5:00pm Monday to Friday
Website: ltg.gov.vi