

Be FloodSmart

Flooding

is the nation's # 1 natural disaster, and it can happen anytime... anywhere. Floods occur in all 50 states and you can be a victim of flooding, even if you do not live near the water. Learn how to protect yourself, your family and your home!

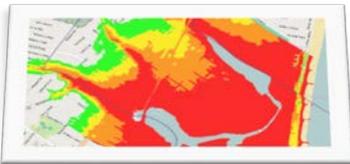
What causes flooding?

In just a few hours, hurricanes and summer thunderstorms can bring heavy rain, which can lead to severe flooding.

How do you protect your home?

1 Determine your flood risk

Whether you live in a flood zone or not, everyone is at risk for flooding.



Manasquan's flood zones are available online at: www.manasquan-nj.com/FEMA_flood_info.html



3 Make a flood plan

Know evacuation routes and keep important papers in a safe, waterproof place.

4 Emergency Alerts

Manasquan offers a notification service that alerts you in the event of a major flood.



Register at: www.manasquan-nj.com/OEM

2 Purchase flood insurance

Remember, most homeowners insurance does not cover floods. Flood insurance can be purchased through the National Flood Insurance Program, which currently offers Manasquan's residents up to a 15% discount.

Floods caused more than **\$25 billion** in losses over the last ten years. *

Buy insurance before the water starts to rise!
It takes 30 days after purchasing flood insurance for the policy to go into effect. *

CLAIMS Nearly 20% of flood insurance claims come from moderate-to-low risk areas. *

5 Help prevent local flooding

Keep trash and debris away from storm grates and inlets.



* Source: Federal Emergency Management Agency (FEMA)