



State Capitol Complex
1900 Kanawha Blvd., E.
Bldg. 1, Room EB-80
Charleston, WV 25305
(304) 558-5380 Fax (304) 344-4538
www.wvdhsem.gov

West Virginia Division of Homeland Security and Emergency Management

News Release

Contact: Celeste Hinzman
Public Information Officer
(304) 558-5380

For Immediate Release
March 7, 2007

FLOOD INSURANCE AVAILABLE FOR TOWN OF UNION

CHARLESTON, W. Va. – Residents of the Town of Union are allowed to purchase federally backed flood insurance through the National Flood Insurance Program (NFIP). This insurance availability follows the community's passage of a resolution to reduce flood losses and the town's acceptance by the NFIP.

Residents of the Town of Union will be able to purchase flood insurance up to the limits under the regular phase of the program. However, there is a 30 day waiting period before flood insurance coverage goes into effect. On single-family dwellings, the building coverage limit is \$250,000 with contents coverage at \$100,000. Renters can also protect their belongings by purchasing contents coverage. On commercial properties the building and contents coverage limits are both \$500,000.

West Virginia's Division of Homeland Security and Emergency Management houses the local NFIP. Al Lisko, Migration and Recovery director said, "Even though the Town of Union contains no mapped flood hazard areas, due to West Virginia's topography flood losses can and do occur in non-mapped flood prone areas. If there is a possibility of flooding from a hillside, small creek or ditch, or if culverts or bridges will be blocked by debris nearby, residents should seriously consider purchasing flood insurance. The Preferred Risk Policy was designed as a low cost alternative for structures located outside of mapped flood hazard areas. Forty percent of all insured flood losses in West Virginia occur outside of mapped floodplains."

The NFIP is a program offered through the Federal Emergency Management Agency. There are over four million flood insurance policies in more than 20,000 participating communities nationwide. For information about the NFIP in West Virginia call (304) 965-3014.

###