



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

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## ***Consumer Alert:***

### Heavy rains are reminder of flood insurance concerns

TOPEKA, Kan. – Recent heavy rains serve as a reminder to Kansans about the potential for flooding in the state, according to Kansas Insurance Commissioner Sandy Praeger.

“Although the Kansas Insurance Department is happy to answer questions about flood insurance through our Consumer Assistance Hotline, the National Flood Insurance Program (NFIP) continues to be a federal program administered through the Federal Emergency Management Agency (FEMA),” Commissioner Praeger said.

Commissioner Praeger is advising Kansas consumers to direct their NFIP questions to the FEMA Region VII office in Kansas City, Mo. Dean Ownby is the NFIP Insurance Specialist at FEMA in Kansas City. Ownby can be contacted by phone at (816) 283-7045 or by e-mail at dean.ownby@dhs.gov .

“Damage from a flood is not covered under a standard homeowner’s policy,” the Commissioner continued. “We at the Kansas Insurance Department suggest all homeowners and renters review their flood insurance needs.”

According to FEMA, the average homeowner’s flood insurance premium is approximately \$500 per year. A flood insurance policy typically doesn’t go into effect until 30 days after the homeowner purchases the policy.

For general flood and flood insurance questions, consumers can go online to [www.floodsmart.gov](http://www.floodsmart.gov) or call 888-379-9531. The insurance department’s Consumer Assistance Hotline is (800) 432-2484.

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*The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org).*

