



Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

FOR IMMEDIATE RELEASE

May 9, 2008

For more information, contact:

Bob Hanson
Public Information Officer
785-296-7807
bhanson@ksinsurance.org

Consumer Alert: Flood potential reminder of insurance concerns

TOPEKA, Kan. – Recent spring storms 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.

Also, those officials in Kansas communities wanting their cities to participate in the NFIP should contact Tom Morey, the NFIP coordinator at the Kansas Department of Agriculture, Topeka.

“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.”

Dean Ownby is the NFIP Insurance Specialist at FEMA in Kansas City. The Ottawa, Kan., office is no longer open. Ownby can be contacted by phone at (816) 283-7045 or by e-mail at dean.ownby@dhs.gov.

Kansas communities with questions about the program can call Morey in the Topeka office at (785) 296-5440. Insurance companies or agents also know if a community participates in the NFIP.

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.

-More-

For general flood and flood insurance questions, consumers can visit the Web at www.floodsmart.gov or call 800-379-9531. The insurance department's Consumer Assistance Hotline is (800) 432-2484.

-30-

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.