

# LOOKING BACK AT VIRGINIA EXPOSURES TO FLOODING

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Remnants of Hurricane Gaston on August 30, 2004, caused unexpected flooding in Virginia. Although originally designated a tropical storm, it was later reclassified as a hurricane. Post-storm analysis revealed maximum winds of 75 mph and 14 inches of rain over a few hours. In all, 19 tornadoes were confirmed in Virginia and over \$130 million worth of damage.

When you think about flooding in Virginia, you may think that it rarely happens here. Actually, flooding is the most common natural disaster that occurs in the United States. Many agents may find it challenging to sell flood insurance to their customers. Many consumers believe that because they do not live “in a flood zone”

and they do not have a body of water near their property, it will never happen to them. Not necessarily so.

## Did you know that everyone is in a flood zone?

Some properties are in “special hazard zones” (A or V) that have the potential to flood every year, and they will be required by their mortgage lender to purchase flood insurance. But does that mean the rest of us are off the hook? No way!

Did you know that significant flood damage occurs in B, C, or X zones each year? However, purchasing flood coverage when you are in a “non-special flood hazard area” can be inexpensive.

## So, what are the causes of flooding?

There are several sources when water temporarily covers land it normally does not cover. Some of the common causes of flooding include persistent rainfall, runoff, slow-moving tropical storms, rapid snow melt as well as ice jams. Even a water main break can be considered a flood.

Remember, you should avoid telling your clients, “You’re not in a flood zone.” Include flood coverage as a recommendation every year at renewal, and document if they decline the coverage. The last thing you want is for one of your insureds to have a flood after you failed to offer the coverage to them.

## WANT TO KNOW MORE ABOUT FLOOD INSURANCE?

Would you like to know more about flood insurance? Big “I” of Virginia has the resources you need including FEMA approved Flood continuing education courses. The Big “I” Flood program gets you access to one of the premier Write-Your-Own flood carriers: Selective. Selective offers a unique and unparalleled approach to servicing flood customers nationwide. Selective Insurance has been rated A (Excellent) or better by AM Best since 1930 and has been the flood carrier endorsed by IIABA since 2001. Plus, they provide the experience, dedication and service required to stand up against the competition.

Visit [iiaba.net/Flood](https://iiaba.net/Flood) or contact Annette Winston at 804-690-4129 or [annette.winston@selective.com](mailto:annette.winston@selective.com).



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