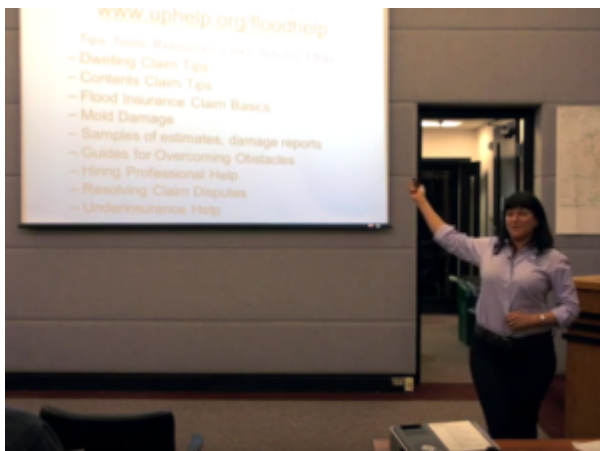


El Niño El Uh Oh

East Coasters and Mexican citizens breathed sighs of relief at Joaquin and Patricia's relatively moderate impact, but West Coast residents continue to brace for predicted heavy [El Niño rains](#) this winter. Recent [mudflows](#) stranded hundreds of cars in the Los Angeles area.

- Buy [sandbags](#) and consider installing a [flood vent](#) if you have a basement.
- Remember that [flood damage](#) is excluded from most home and business property insurance policies.
- For info on buying flood insurance, [visit our website](#) and [Facebook page](#).
- Keep in mind NFIP policies have a 30 day waiting period between when you purchase coverage and when it kicks in.
- Make sure your home policy covers drain and sewer backup damage.



Executive Director Amy Bach presenting at a Roadmap to Recovery flood workshop in Colorado

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/el-nino-el-uh-oh/> Date: October 4, 2024



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To read past Tips of the Month, click [here](#). To suggest a future Tip of the Month, click [here](#) to submit your idea. Executive Director Amy Bach presenting at a Roadmap to Recovery flood workshop in Colorado

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