

Preparing for El Niño

KTVU

Amy Bach answers questions about how to prepare your home for El Niño and what you need to know about flood insurance. Here is your El Niño preparedness list:

Think about the conditions around your home. Are there large trees? Is there a slope or hill leading down to your house that could funnel water under doors? Where and how could heavy rain or high winds cause problems?

Buy sandbags and consider installing a flood vent if you have a basement.

Clear leaves and debris out of your gutters.

Remember that flood damage is excluded from most home and business property insurance policies. Just because your home hasn't flooded in the past doesn't mean it won't in the future.

Consider buying flood insurance. Your main options are a National Flood Insurance Program policy or a policy through Lloyds of London or another "non-admitted" insurer. For specifics, the Flood Insurance section of our Buying Tips Library.

Keep in mind NFIP policies have a 30 day waiting period between the date you buy one and the date it starts covering you.

Make sure your home policy covers drain and sewer backup damage.