

[Tips on flood insurance](#)

Contact your insurance agent to determine what exactly your current homeowner insurance policies cover and whether they're up to date, then assess whether flood insurance is necessary.

If you need flood insurance, act fast. Policies usually go into effect 30 days after purchase, and the winter rainy season is not far away.

Ask whether your insurer participates in the National Flood Insurance Program. Or call 888) 379-9531 or visit www.floodsmart.gov. Cost is determined by a region's flood risk and the age and type of the structure. In low-hazard areas, ask about the discounted Preferred Risk program.

If you want extra protection on top of the federal program, ask your insurer about supplemental flood coverage or all-inclusive coverage from other sources.

If you have flood insurance, double-check — before the rains come — what is covered, what is not and what information you would need to make claims.

For other tips on flood insurance claims, visit United Policyholders at www.unitedpolicyholders.org and click on "Claim Tips" and then "Flood" in the left-hand bar.

Source: California Department of Insurance, Times research