



CITY OF MUSCATINE
215 SYCAMORE STREET
MUSCATINE, IA 52761
PH. (563) 264-1550 • FAX (563) 264-0750

**EMERGENCY MANAGEMENT AGENCY
MUSCATINE COUNTY**

PRESS RELEASE

For more information contact:

Brian Wright
Emergency Management Director
E-Mail: brian.wright@co.muscatine.ia.us
Phone: (563) 288-3909

**FOR IMMEDIATE RELEASE
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DO YOU NEED FLOOD INSURANCE?

Do not delay flood preparations, spring flooding of Mississippi will be here soon

MUSCATINE, Iowa – The National Weather Service is estimating that the Mississippi River could reach flood stage sometime between March 15 and March 25, 2020. The Muscatine County Emergency Management Agency is encouraging all residents not to delay their flood preparations and continue to stay aware of changing river levels.

Did you know only a few inches of water can cause tens of thousands of dollars in damage to your home? Did you know most standard homeowner's insurance policies do not cover flooding that originates from outside your home and that some policies do not cover sewer backups unless you pay for that extra coverage? That is why now is the time to review your current homeowner's insurance policy and to consider purchasing flood insurance.



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The National Flood Insurance Program (NFIP) provides insurance to property owners, renters, and businesses, and offers coverage for buildings and building contents. To purchase flood insurance through the NFIP, you must live in a participating community.

To find out if your community participates in the NFIP, visit <https://www.floodsmart.gov/flood-insurance/buy>.

Flood insurance is sold through local agents. You can find a local provider here: <https://www.floodsmart.gov/flood-insurance-provider>. Agents may also offer other types of flood insurance. Check with your agent to discuss the options available to you.

Typically, a flood insurance policy through the NFIP takes effect 30 days after purchase. Learn more about homeowner's and flood insurance from the Iowa Insurance Division at www.iid.iowa.gov.