

# Flood insurance not always a sure bet

By Matt Stevens, Los Angeles Times

For the last several months, officials from the Federal Emergency Management Agency have sounded a lot more like salesmen than bureaucrats. And their sales pitch for flood insurance – which harps on the dangers of El Niño while espousing the benefits of protecting your property – has largely worked.

Last week, as long-awaited rains arrived in California, FEMA announced a recent 12 percent increase in the number of flood insurance policies written statewide – a rise the agency said was the “first of its kind in recent history.”

But officials remain worried that people still mistakenly assume they are covered for floods under their standard homeowner policies. That might explain why only 9% of homeowners in the West have flood insurance, according to industry estimates.

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