



Lesson learned for folks with no insurance



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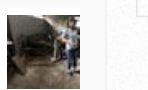
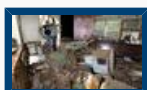
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Kimberly Blair, Staff writer

9:37 p.m. CDT May 3, 2014



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Hurricane Ivan was a waterfront flooding event. Tuesday's rain event hit areas farther inland for the most part. Because it hit many people who are not in high-risk flood zones, many didn't have flood insurance and may be disappointed to learn their home insurance policy doesn't cover rising water.

"I've heard people without flood policies say, 'I don't need it. I'm not in a flood zone,' " said Scott Westmark, owner of an Allstate agency on Ninth Avenue. "Actually, the whole state of Florida is a flood zone. There's high-risk and low-risk areas. About a third of the claims nationwide come out of low-risk zones."

With hurricane season starting June 1, and given the amount of rain we've had this year — nearly 60 inches, with 31 inches before last week's rain — Westmark and other agents strongly advise everyone to get a flood policy.

For many people living in moderate- to low-risk areas, the cost averages \$300 to \$2,000 a year, depending on how much coverage you buy.

Flood insurance for residents living in high-risk zones can be much higher.

"Mortgage companies will require you to have flood insurance in high-risk zones," Westmark said.

Keep in mind, Westmark said, there's a 30-day waiting period until the policy is goes into effect.

For now, homeowners dealing with restoring their lives without flood insurance will discover that recovery repairs are out of their price range.

For example, the typical fee to remove carpet or wood floors and clean up water damage is \$7,000 to \$10,000 for an entire house, said Dave DeBlander, owner of Pro Clean in Pensacola.

But some of his prospective customers don't have anywhere near such resources, he said. "They don't have \$1,000, or \$2,000, to put it back together. And their car is gone. ... What are they going to do?"

"That's a good question," said David Tiedt, of Sandpiper Village in Gulf Breeze. He and his neighbors, Jim and Jenny Custred, are among what will likely be hundreds of flood victims trying to figure how to put their lives back together without insurance.

"I would suspect we may, at some point, seek out some type of assistance through FEMA, whether it's a low-cost loan or whatever," Tiedt said. "Right now, there's so much work that has to be done. We have to move. There's nothing in there worth saving, with 8 to 10 inches in the house. There's a lot of cleanup before we can start rebuilding."

He and his girlfriend, Sandy Ercol, plan to move while they begin the slow process of restoring the house.

While Jim and Jenny Custred carted waterlogged belongings out of their home, they looked at each other, looked down at the ground and shook their heads when asked how they were going to recover without insurance.

"I'm at a loss at what we're going to do," Jim Custred said. "It's overwhelming thinking about what it's going to take."

Jenny Custred said they likely will have to lean on family. "We are fortunate we have family here," she said. "Family with means."

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