



City of Coos Bay
Public Works and Development Department
500 Central Avenue, Coos Bay, OR 97420
H 541-269-8918 – FAX 541-269-8916
www.coosbay.org

DATE: February 2, 2012
TO: All Flood Insurance Policy Holders
SUBJECT: Flood Insurance Reimbursement for Loss Avoidance Measures

Dear Property Owners,

The City of Coos Bay has recently received information that may pertain to you if you currently have flood insurance and you are implementing loss avoidance measures on your property. If you are purchasing or have recently purchased sandbags, pumps, plastic sheeting and lumber and/or paying for these items to be installed to protect your property from flooding and you have flood insurance you may be eligible for reimbursement up to \$1,000.

Loss avoidance measures are defined by the National Flood Insurance Program (NFIP). The NFIP has two categories for loss avoidance measures defined as follows:

SANDBAGS, SUPPLIES, AND LABOR:

1. We [NFIP] will pay up to \$1,000 for costs you incur to protect the insured building from a flood or imminent danger of flood for the following:
 - a. Your reasonable expenses to buy:
 - (i) Sandbags, including sand to fill them;
 - (ii) Fill for temporary levees;
 - (iii) Pumps; and
 - (iv) Plastic sheeting and lumber used in connection with these items.
 - b. The value of work, at the Federal minimum wage, that you or a member of your household perform.
2. This coverage for sandbags, supplies, and labor applies only if damage to insured property by or from flood is imminent, and the threat of flood damage is apparent enough to lead a person of common prudence to anticipate flood damage. One of the following must also occur:
 - a. A general and temporary condition of flooding in the area near the described location must occur, even if the flood does not reach the insured building; or
 - b. A legally authorized official must issue an evacuation order or other civil order for the community in which the insured building is located calling for measures to preserve life and property from the peril of flood. This coverage does not increase the Coverage A or Coverage B limit of liability.

PROPERTY REMOVED TO SAFETY:

1. We [NFIP] will pay up to \$1,000 for the reasonable expenses you incur to move insured property to a place other than the described location that contains the property in order to protect it from flood or the imminent danger of flood.

If you feel that you qualify for either method of Loss Avoidance Measures for some recent action that you took on either your home or business, then we would like to encourage you to contact your flood insurance agent as soon as possible. If you have any further questions, please do not hesitate to contact the City's Public Works and Development Department to discuss further.