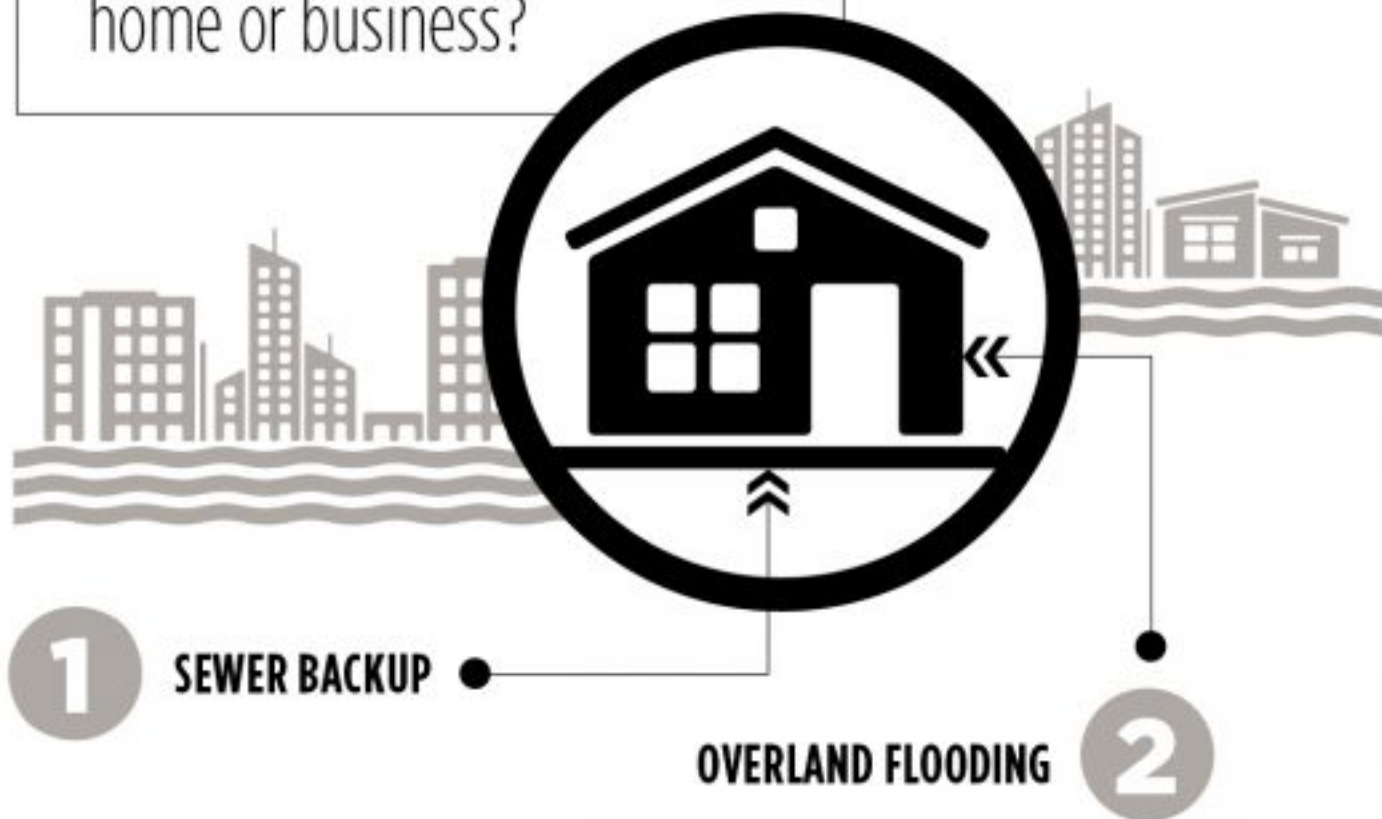


Not all flooding is the same —
how can water enter your
home or business?



Riverine | heavy rainfall or spring snow melt causes rivers or creeks to overflow.



Pluvial | heavy rainfall in neighborhoods or downtowns can be too much for storm systems to handle, or in rural areas can cause flood because the ground is frozen or saturated and can't absorb rain fall.



Groundwater | heavy rainfall causes underground water levels to rise above ground level and rain over land.



Ice Jam | river ice breaks and jams in spring causing river to backup and flood.



Storm Surge | heavy winds force waves inland from a large water body (Lake or Ocean).



Tidal wave/Tsunami | An earthquake offshore forces a large wall of water onshore.