

Letter to the Editors, Lancaster Intelligencer *Journal/NewEra*, Monday, October 10, 2011

Flood insurance did not help

TO THE EDITORS:

There was a letter to the editor concerning the flooding and suggesting that people need to get flood insurance. The recent flooding was not a common occurrence and was devastating.

My sister, who lives in Lititz, had three feet of water in her basement and my cousin, who lives near Lancaster city, had five feet of water in hers. They both have flood insurance, which costs them over \$100 per month with a \$5,000 deductible. The insurance covers nothing until it gets to the first floor.

They made a responsible decision and struggle to pay premiums. Then when they needed the insurance to cover losses, there was nothing for them.

If a water pipe had broken and caused damaged, it would be covered by their homeowner's policy. However, neither insurance helped with anything.

Seems like throwing money away to me, but insurance is mandatory.

Sandra Leonard, Marietta