

Heavy Rainfalls Cause Widespread Flooding in FYR of Macedonia

28 February 2013 – *IFRC (the International Federation of Red Cross and Red Crescent Societies)* reports that heavy rainfalls during the last few days starting February 23, 2013 affected Eastern, Central and Northern regions of FYR of Macedonia causing overflow of more than 10 rivers, and as a result, damaging dams and bridges, isolating several villages, triggering drinking water shortages and electricity cuts. The most affected flooded areas are: Kumanovo, Shtip, Sveti Nikole, Strumica, Valandovo, Ohrid, Probishtip and Kochani. These events led to a series of negative consequences to the country's infrastructure, residential and commercial properties and thousands of hectares of agricultural land.



Image 1: Floods in the regions Strumica and Radovis



Image 2: Floods in Sveti Nikole

Regarding flood induced damages, as indicated by the *National Crisis Management Center*, 20,000 people were left without power in the town of Sveti Nikole. In the village of Josifovo – Valandovo region, 300 homes were flooded. According to *IFRC*, in Kumanovo 50 houses were flooded and one pedestrian bridge collapsed; in the Kochani region more than 100 houses were flooded and agricultural land was destroyed and submerged. In the Strumica region as *CNN* reports, “after two days of intense rain the Strumica valley is flooding, four villages are flooded, many bridges are destroyed. The fields are submerged and the early agriculture is totally destroyed ...”. According to local population in this area, last time when such disaster of similar intensity occurred was back in 1960's.

Macedonian Government Institutions and the Macedonian Crisis Center have already started to evacuate the affected areas, to repair the infrastructure and address the post-flood damages to make sure that more serious, escalating consequences are avoided. Given the almost non-existent flood insurance coverage among local homeowners, the insured losses are likely to be minimal.

Conceived to prevent devastating effects of natural catastrophes, Europa Reinsurance Facility Ltd., the Swiss-based regional catastrophe and weather risk reinsurer in the process of formation for Southeast Europe (SEE), aims to provide financial protection mechanisms against earthquakes, floods and extreme weather for homeowners, small and medium size enterprises (SMEs), farmers and government institutions.



Europa Re already has designed insurance products that will be sold by partner local insurance companies in the Facility's member countries in the fall of 2013, through a fully automated web-based market infrastructure. One of such products will be a flood insurance coverage for homeowners and SMEs. Europa Re's flood insurance products will be backed by sound risk management, risk modeling and claims management applications that will enable improved claims settlement experience for policyholders through a transparent and highly efficient loss assessment and claims payment process.

In partnership with member countries' Governments Europa Re is committed to reduce economic vulnerability and financial risks to climate-related natural disasters of SEE countries and to provide them with technical capacity and disaster risk financing instruments to mitigate the adverse socio-economic effects of catastrophe hazards.

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Press Release References:

IFRC (the International Federation of Red Cross and Red Crescent Societies):

<http://www.ifrc.org/docs/Appeals/13/IB270213MK.pdf>

Ubalert:

http://www.ubalert.com/Khwb?open_ctab=1

CNN iReport:

[http://ireport.cnn.com/docs/DOC933854?ref=feeds%2Flatest&utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+ireport%2Fqmsf+\(Latest+iReports\)](http://ireport.cnn.com/docs/DOC933854?ref=feeds%2Flatest&utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+ireport%2Fqmsf+(Latest+iReports))

Image 1: Macedonian Information Agency (MIA)

<http://www.mia.mk/en/Home/Index>

Image 2: AP Photo/Boris Grdanoski