

## National Flood Insurance Program (NFIP) Post-Wildfire Exception for NFIP Flood Insurance Policies

In the aftermath of wildfires, residents may be interested in purchasing new flood insurance policies, additional flood insurance policies, or increased flood insurance coverage, due to the potential for post-fire flooding and mudflows. Residents can purchase flood insurance policies through the NFIP regardless of what flood zone they are in. Typically there is a 30-day waiting period after purchase for the new policy or increased coverage to take effect.

However, the NFIP has a **Post-Wildfire Exception** for new or additional NFIP policies, or increased coverage. Coverage becomes **effective after only a 1-day waiting period**, *provided* all of the following conditions are met:

- The insured property is privately-owned (property not owned by a federal, state, local, territorial, or tribal government) *and* experiences damage caused by a flood that originated on federal land;
- Post-wildfire conditions on federal lands caused or worsened the flooding; *and*
- The policyholder purchased the new, additional, or increased coverage either:
  - On or before the fire containment date; *or*
  - During the 60-calendar day period following the fire containment date.

The Federal Emergency Management Agency (FEMA) and Public Works recommend all residents consider purchasing flood insurance. Renters too, can purchase flood insurance for their belongings. Up to one-third of NFIP flood insurance claims are on structures located outside mapped high flood hazard areas. NFIP flood insurance covers damages from flooding events not mapped by FEMA (such as larger floods, mudflows, water main breaks). Also, claims can be filed without a federally declared disaster.