

Flood Insurance for Renters

What's Covered?

Floods are the nation's most common and costly natural disaster, with 98% of counties in the United States having experienced a flood. **Renters insurance typically doesn't cover flooding, and while your landlord may have flood insurance to protect the building you live in, their insurance will not cover your personal belongings.** A contents only flood insurance policy from the National Flood Insurance Program (NFIP) can fill gaps in your coverage.

The NFIP defines a flood as an excess of water on two or more acres of normally dry land area or two or more properties (at least one of which is your property). Review these examples of flooding to see how a contents only flood insurance policy, also known as a renters flood insurance policy, can protect the life you've built.



Flood insurance rates are determined for **each individual property and won't vary from company to company**, all things being equal.

Storm surge flooding spills into your bedroom

WHAT'S COVERED:

Clothing | Mattress | Bed frame/furniture | Artwork (up to \$2,500)

City drains backup from flooding into your bathroom

WHAT'S COVERED:

Bathmats | Shower curtains | Toiletries

Mudflow during a storm rushes into your kitchen

WHAT'S COVERED:

Kitchen table | Kitchen chairs | Kitchenware

Surface runoff from a storm overflows into your living room

WHAT'S COVERED:

Couches | Table/stands | Area rugs
TVs/electronics



FEMA



Contact an agent to understand the coverages outlined in your renters insurance policy and identify where flood insurance can help. To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://www.floodsmart.gov/flood-insurance/providers) or call **(800) 621-3362**. You can also visit [FloodSmart.gov/whats-covered](https://www.floodsmart.gov/whats-covered) to review policy details.

The National Flood Insurance Program (NFIP), managed by the Federal Emergency Management Agency (FEMA), aims to reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies.