

NATIONAL FLOOD INSURANCE PROGRAM

# PROTECT THE LIFE YOU'VE BUILT

WITH FLOOD INSURANCE

## **FLOODING IS THE MOST COMMON AND COSTLY NATURAL DISASTER IN THE U.S.**

The National Flood Insurance Program (NFIP), overseen by the Federal Emergency Management Agency (FEMA), offers flood insurance to help you replace property damaged by floods. Learn more about how flood insurance can give you peace of mind after a disaster.



**FEMA**



## LEARN ABOUT YOUR FLOOD RISK

Even if you don't live near water, your home could still be at risk. Flooding can occur due to:



Changing weather patterns



Rapid rainfall or snowmelt



Construction projects



Inadequate drainage systems



Breached dams



Surface erosion



Wildfires



Other natural disasters

These events, among others, can cause unpredictable flooding, resulting in damage both inside and outside of mapped Special Flood Hazard Areas (SFHAs). SFHAs are areas with at least a 1% annual chance of experiencing a flood each year.

Areas outside of SFHAs are identified as having moderate- to low-flood risk. Despite the lower risk of flooding, an average of 40% of the NFIP's flood claims occur outside of SFHAs.

**Visit [msc.fema.gov/portal/home](https://msc.fema.gov/portal/home) to identify your flood zone and make informed decisions about flood insurance and your property's flood risk.**

Keep in mind, though, that flood zones are only one factor for you to consider when determining a property's flood risk. The NFIP's pricing system is based on an equitable pricing methodology that recognizes property-specific factors such as distance to a flood source, foundation type and cost to rebuild.



## UNDERSTAND GAPS IN YOUR COVERAGE

Did you know your homeowners or renters insurance may not cover flood-related damage? Unfortunately, many property owners and renters don't learn about this exclusion until it's too late, resulting in uninsured damage to their property, home and belongings.

Property owners and renters may plan to rely on federal disaster assistance when flood damage occurs. Most types of assistance require the flood event to be a presidentially declared disaster. Emergency aid might not be enough to make a full recovery: a U.S. Small Business Administration loan must be repaid with interest and a FEMA disaster grant through the Individuals and Households Program (IHP) does not compensate for all losses caused by a disaster. IHP assistance is only intended to meet your basic needs and supplement disaster recovery efforts.

**By comparison, flood insurance claim payments never need to be repaid and averaged \$68,000 from 2016 to 2021.**

**For more information about IHP services, visit [fema.gov/assistance/individual/program](https://www.fema.gov/assistance/individual/program).**

## FLOOD INSURANCE CAN COVER YOUR BUILDING AND CONTENTS

The NFIP offers flood insurance policies that provide coverage for both buildings and contents in the event of a flood. **Review the coverages [on page 4](#)** to see how you can enhance your property's protection.

*Contact your insurance agent for more information on building and contents coverage through an NFIP flood insurance policy.*

## FLOOD INSURANCE BUILDING COVERAGE

The following are examples of items included under flood insurance building coverage:



The building & its foundation



Carpet permanently installed over unfinished flooring



Central air-conditioners



Ranges, cooking stoves & ovens



Furnaces



Electrical systems



Refrigerators



Water heaters

## FLOOD INSURANCE CONTENTS COVERAGE

Contents-only coverage can be purchased in addition to building coverage or by itself if you are a renter. Contents coverage can include:



Furniture



Electronics



Area rugs



Washers & dryers



Food freezers & the food in them



Portable microwave ovens



Artwork  
(up to \$2,500)

## FLOOD INSURANCE POLICY COVERAGE LIMITS

You can purchase flood insurance up to the maximum amount of insurance available for the following property types. Review the options below and call your insurance agent for information on next steps.

PROPERTY TYPE	BUILDING COVERAGE	CONTENTS COVERAGE
Single-Family Home	\$250,000	\$100,000
Residential Mobile/ Manufactured Home	\$250,000	\$100,000
Residential Condominium Unit in a Residential Building	\$250,000 x number of units	\$100,000
Rented Residence (e.g., apartment unit, rented single-family, etc.)	N/A	\$100,000
Non-Residential Building (e.g., office, retail space, hotel, condominium, etc.)	\$500,000	\$500,000
Other Non-Residential Building (e.g., office, house of worship, garage, school, clubhouse)	\$500,000	\$500,000

*Refer to your flood insurance policy or speak with your agent for coverage limits specific to your property.*



## HOW TO PURCHASE FLOOD INSURANCE

The key to protecting the life you've built is to plan ahead. Talking to an insurance agent is the first step in protecting your property, business and/or belongings. They will be able to provide you policy options, quotes and other information to educate you before you make a decision.

Your insurance agent may also present cost-saving opportunities for you to take advantage of, like flood mitigation actions to further protect your property.

If you don't have an insurance company or if your insurance agent does not sell flood insurance, **use the NFIP insurance provider locator at [floodsmart.gov/find](https://floodsmart.gov/find)** to find a provider near you.



### DON'T WAIT UNTIL IT'S TOO LATE

Flood insurance policies are available at any time. However, there's typically a **30-day waiting period before a policy goes into effect**. This can leave your property and/or belongings vulnerable to uninsured flood damage. **For more information on the 30-day waiting period, visit [agents.floodsmart.gov/flood-in-progress](https://agents.floodsmart.gov/flood-in-progress).**



## ADDITIONAL GUIDANCE & CONTACT INFORMATION

The NFIP has valuable resources that can help you understand flood insurance coverage and connect you with the information you need.

To find a flood insurance provider, use our online tool at [floodsmart.gov/find](https://floodsmart.gov/find).

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov), by calling **877-336-2627** or chatting live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday.

Those who use a relay service, such as video relay service (VRS), captioned telephone service or others, may provide FEMA the number for that service.



FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) oversees the NFIP. To learn more about the NFIP, visit [floodsmart.gov](https://www.floodsmart.gov).