
NATIONAL FLOOD
INSURANCE PROGRAM
FloodSmart.gov
Know Your Risk.

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FEMA

Here is the National Flood Insurance Guide that you requested. This brochure will not only show you how to purchase flood insurance, it will also show you how to protect your home or business from this destructive force of nature.

From 2005 to 2014, total flood insurance claims averages more than $3.5 billion per year. Being insured is one of your best forms of protection. Since flooding typically isn't covered under your homeowners insurance policy, the best way to protect your home is through the National Flood Insurance Program.

Remember, floods or flash floods occur in all 50 states. And you aren't covered until you're flood covered. After you read this brochure, be sure to contact your insurance agent or your insurance company and set up an appointment. If your agent does not write flood insurance policies, you can contact us and we will put you in touch with an agent who does.

FLOODS ARE THE #1 NATURAL DISASTER IN THE UNITED STATES.

Floods usually strike without warning. In the U.S., flood are the most common severe weather emergency. They can tear out trees and destroy buildings and bridges. With the construction of more roads, shopping malls, homes and businesses, the chance of flooding increases.

Millions of buildings have been damaged over the last several years. People have lost their homes and belongings, and they never saw it coming. Are you insured against such a hazard?

Truth is, you can live miles away from water and still be a victim of flooding. In fact, over 20-percent of all flood insurance claims come from areas outside of high-risk flood zones.

It doesn't take much to damage your property. Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Fortunately, flood insurance is available to almost everyone.

The National Flood Insurance Program defines a flood as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties, one of which is yours. Flooding can occur anywhere at any time of the year. Whether they result from flash floods, mudflows, snow melt or heavy rains, floods can devastate communities.

Most homeowners insurance does not cover flood damage.

Your homeowners insurance covers many hazards. Flooding typically isn't one of them. Also, many people believe federal disaster assistance will cover them. Not always! The President must first declare a flood a federal disaster; any assistance you receive is usually a loan that has to be repaid with interest.

That's why you need flood insurance. The National Flood Insurance Program was created by Congress in response to the rising cost of disaster relief for flood victims, and for more than 45 years it has provided protection for millions of families. About 80 private insurance companies nationally offer flood insurance backed by the federal government. Policies are available to homeowners, condo owners, apartment owners, renters and business owners.

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect. If your lender requires flood insurance when making, increasing, extending or renewing a loan on a building in a high-risk area, there is no waiting period. There is a one-day waiting period for 13 months after a flood map is issued if it is not lender-required. Contact your insurance agent or insurance company for more information.

From 2005 to 2014, total flood insurance claims averages more than $3.5 billion per year.

The cost of your premium is determined by your level of risk, how much coverage you choose, your deductible, and the age, elevation and type of building. The average premium for a residential flood insurance policy is less than $2 a day. If you live in a single-family dwelling outside of a mapped high-risk area, your premiums could be even lower.

The NFIP Preferred Risk Policy (PRP) is available for residential and commercial properties located outside of mapped high-risk areas. Contents-only PRPs are also available for renters living outside of mapped high-risk areas. Ask your agent if you qualify for a Preferred Risk Policy.

To determine your flood risk, visit FloodSmart.gov or call 1-888-724-6924.

What Does Flood Insurance Cover?

There are two types of coverage: building and contents.

Building Coverage

- Homeowners and condominium unit owners can purchase up to $250,000 of building coverage.
- Businesses can purchase up to $500,000 of building coverage.
- Residential condominium associations can purchase up to $250,000 for each eligible unit or the replacement cost of the building, whichever is less.

Contents Coverage

- Homeowners and condominium unit owners can purchase up to $100,000 for contents.
- Businesses can purchase up to $500,000 for contents.
- Renters can also purchase contents protection up to $100,000.

More than 20-percent of all flood insurance claims comes from outside of mapped high-risk flood zones.

THOUSANDS OF HOMEOWNERS THOUGHT IT WOULD NEVER HAPPEN TO THEM.

Don't be one of those homeowners. Find out if your community is one of more than 22,000 communities that participate in the NFIP, so you can purchase a flood insurance policy. Talk to your insurance agent. If your insurance agent doesn't write flood policies, you can contact one of the many insurance companies and agents who write policies under a special arrangement with the NFIP. Call 1-888-724-6924 and ask for an agent in your area, or visit FloodSmart.gov.

Be flood smart—because you never know when a flood will strike. Everyone's at risk. Don't take a chance! Take a moment to call your insurance agent or insurance company before it's too late.

The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA), a component of the Department of Homeland Security (DHS).

Becoming flood smart means knowing who to contact to learn more about the risks of flooding. The National Flood Insurance Program recommends the following resources for becoming flood smart:

General Information

National Flood Insurance Program	1-888-724-6924	FloodSmart.gov	Request a flood insurance information packet. Find an insurance agent.
		FEMA.gov/national-flood-insurance-program	Learn about your flood risks.
Map Service Center	1-877-336-2627	MSC.FEMA.gov	Request flood hazard maps of your community.
FEMA Disaster Assistance	1-800-621-3362	FEMA.gov	Learn about disaster planning and assistance for your home and business.
Language Line Services	1-800-523-1786		Request interpreted assistance with FEMA.

Disaster Preparedness

Disaster Help	disasterassistance.gov	What is the U.S. Government doing to prepare for disasters?
Disaster Preparedness	Ready.gov	Prepare your home. Prepare your business. Prepare your family.

Weather

National Weather Service	NOAA.gov	Get up-to-date national weather information.
National Hurricane Center	NHC.NOAA.gov	How will the next hurricane affect your area? Preparing for hurricanes.

U.S. Department of Homeland Security
PO Box 2012
Jessup, MD 20794

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