

NATIONAL FLOOD INSURANCE PROGRAM

SUMMARY OF COVERAGE



FEMA





CONGRATULATIONS!

Purchasing flood insurance is a great way to protect the life you've built. FEMA and its National Flood Insurance Program (NFIP) have prepared this document to help you understand your Standard Flood Insurance Policy (SFIP). Maintaining coverage is the most important step you can take to protect against the cost of flood damage.

This Summary of Coverage includes information about your policy's declaration page, items covered under your flood insurance policy, and details about the claims process. Please keep in mind, this document is a summary of your coverage and not your official contract of insurance. Any differences between the following information and your policy will be resolved in favor of your policy. If you have questions, call your insurance company or agent.

ABOUT YOUR COVERAGE

Your **SFIP** is part of your official contract of insurance, it includes:

- a. The SFIP form, found at **FloodSmart.gov/SFIP**,
- b. The declaration page, and
- c. Any endorsement(s) that may be issued.

Please refer to your SFIP for more information. You can also find a glossary of terms and acronyms at **FEMA.gov**.

WHAT IS INCLUDED IN MY DECLARATION PAGE?

The insurance company that issued your flood insurance policy will provide you with a declaration page which is a part of your annual policy contract. The declaration page is usually the first page and is an outline of your flood insurance policy that provides the information you'll need at the time of a loss.

Each year when you receive this packet, please make sure to confirm that your policy information is accurate and up to date. Contact your insurance company or agent if any changes are required.

Your declaration page provides some or all of the following information:

- Your policy number
- Policy term
- Billing details
 - Premium
 - Who pays the premium
 - A description of fees and surcharges
 - Any discounts for which you qualify
- Insurance company and agent contact information
 - Address
 - Phone number
- Insured property information
 - Name of participating community (town, city, etc.) and designated community number
 - Building occupancy type and description
- Property address and description
- Whether it is the policyholder's primary residence
- Prior NFIP claims
- Policyholder information
 - Name of policyholder
 - Mailing address
 - Loss payees—those eligible for payment under the policy
 - Lender information (if applicable)
- Coverage information
 - Policy effective and expiration date
 - Amount of coverage purchased
 - May include totals for building and contents depending on coverage purchased
 - Deductible amounts for buildings and contents

HOW DOES THE NFIP DEFINE A FLOOD?

Your NFIP flood insurance policy covers direct physical losses, damage, or loss caused by a flood. In simple terms, a flood is an excess of water on land that normally is dry. The official definition used by the NFIP is "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 (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

**Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

For example, water damage to your home from a river that overflowed into nearby streets and into your yard would be a direct result of flooding. Please keep in mind, any damage would need to be adjusted by your flood insurance carrier before a coverage determination could be made.

WHAT DOES MY FLOOD INSURANCE COVER?

The following provides a general overview of items covered by your flood insurance policy; it is not a comprehensive list. Review your policy for complete coverage and exclusion information.



What's covered

- The insured building and its foundation
- The electrical systems
- Central air-conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Window blinds
- Debris removal

IF CONTENTS COVERAGE HAS BEEN PURCHASED

Contents coverage can be purchased separately from building coverage.

What's covered

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwave ovens and portable dishwashers
- Carpeting not included in building coverage
- Clothes washers and dryers
- Food freezers and the food in them
- Certain valuable items such as artwork, furs, and jewelry (up to \$2,500)

WHAT IS NOT COVERED BY MY FLOOD INSURANCE?

Your policy lists specific coverage exclusions and limitations. Please refer to your policy for the complete list.

Examples of uncovered or excluded losses:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner
- Additional living expenses such as temporary housing
- Most self-propelled vehicles such as cars, including their parts
- Property and belongings outside of a building such as trees, plants, shrubs, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
- Financial losses caused by business interruption or loss of use of insured property
- Any damage caused by water flow beneath the earth's surface (review the exclusions section in your flood insurance policy for specific information on damage caused by seepage or drain or sewer backup)
- The cost of complying with any ordinance of law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris

COVERAGE TIP

There may be limited coverage available for items like couches, computers, and televisions located in a basement. Refer to your flood insurance policy for a detailed list of items covered in that area, and speak to your insurance company or agent for more information.

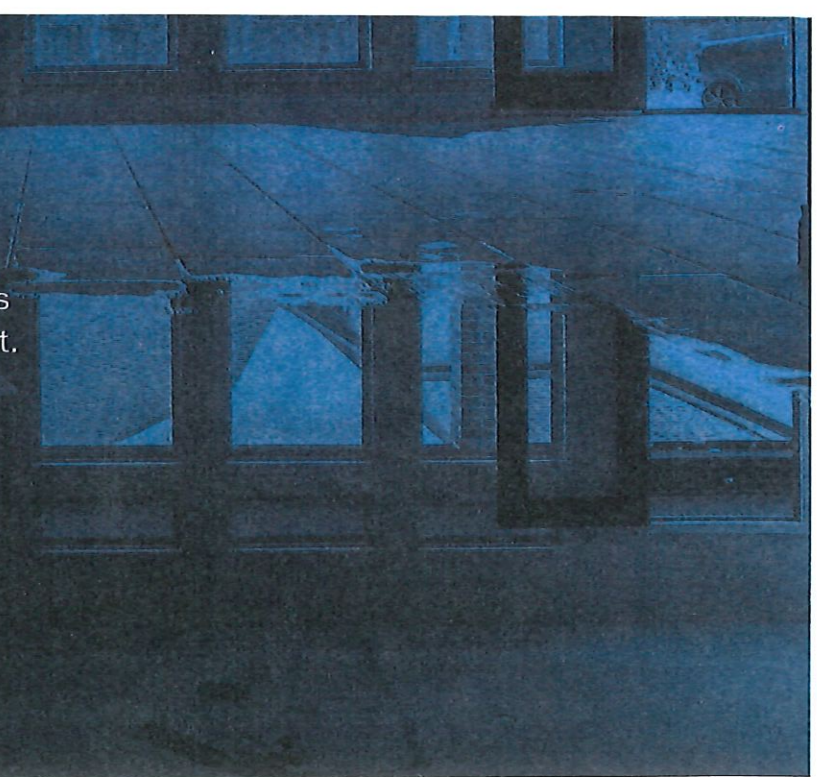


AFTER A FLOOD

Anywhere it can rain, it can flood. After experiencing a flood, you should report your loss immediately to your insurance company or agent.

PREPARING TO START A CLAIM

Report your loss immediately to your insurance company or agent or to the carrier's claims office and ask them about an advance payment. Then, prepare for your flood insurance adjuster visit.



Step 1

Compile invoices from appliance repairs with appliance serial numbers included.



Step 2

Obtain and provide receipts to verify repairs that were made following any prior flood loss.



Step 3

Separate damaged and undamaged property.



Step 4

Make a list of all damaged belongings if you have contents coverage.



Step 5

Take pictures or videos of damaged property before removing from the location.

HOW FLOOD DAMAGE IS PAID

Replacement Cost Value (RCV) is the cost to rebuild a structure using same kind of material and construction without a deduction for depreciation. Actual Cash Value (ACV) is the cost to replace insured property less the value of physical depreciation.

If you make a claim and your building coverage is within 80% of the replacement cost of your home, and your home is your principal residence, your claim will be settled based on replacement cost (up to the amount of coverage you purchased). Claims for personal property (contents coverage) are always paid based on ACV. It is important to keep this in mind when determining the amount of coverage to purchase. Talk to your insurance agent about RCV and ACV.

MITIGATE FUTURE LOSSES

Most NFIP policies include Increased Cost of Compliance (ICC) coverage, which applies when flood damage is severe. If your community declares your home “substantially damaged” or a “repetitive loss property,” you will be required to bring your home up to current community standards. If your damaged building qualifies for ICC coverage, you could receive up to \$30,000 to cover the cost to elevate, demolish, or relocate your home. Please refer to Coverage D of your policy and discuss with your insurance agent for further details.



ADDITIONAL GUIDANCE AND CONTACT INFORMATION

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

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://www.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://www.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 or by calling (877) 336-2627.



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) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy.

For more information about NFIP flood insurance, contact your insurer or agent, or call (800) 621-3362.

If you are deaf, hard of hearing, or have a speech disability and use relay services, call 711 from your TTY.

BASE LEVEL ENGINEERING AS BEST AVAILABLE INFORMATION

Flood risk is always changing, and it's important for local officials to identify and consider all available flood hazard information as they plan and make decisions for their community. Part 60.3 in the Code of Federal Regulations indicates when FIRMs do not provide sufficient data, the community shall “obtain, review and reasonably utilize data available from Federal, State or other sources... pending receipt of data” from FEMA.

Zone A Floodplains and Best Available Information. More than half of flood zones shown on Flood Insurance Rate Maps (FIRMs) are designated as Zone A – depicting areas that are potentially flood prone during larger rain events with a shaded polygon, but not providing a published Base Flood Elevation (BFE) to assist local communities review of proposed development.

FEMA's minimum floodplain management regulations require:

- Communities use local knowledge and previous flood events to expand community understanding of floodprone areas
- Communities review and permit all development
- All floodplain development impacts on are assessed with a before/after analysis
- Base Flood Elevations are identified for all developments greater than five (5) acres or 50 lots
- Assure all building will be “reasonably safe” from flooding

While BLE flood information does not replace data shown on your community's current FIRM panels, the data complements current FIRM Zone A areas and provides additional coverage where streams have not yet been included in the FIRM data coverage, expanding the coverage of available data for community and industry use.

Implementing Local Use of Best Available Information.

Where Base Level Engineering is available it can be used as a data source to supplement effective FIRMs with the following review and use procedure. Base Level Engineering **may be used** as best available information when:

- ✓ BLE coverage shows an area as flood prone that is NOT currently depicted on the FIRM
- ✓ BLE coverage is similar in width, shape and alignment to the Zone A depicted on FIRM
- ✓ BLE coverage is larger than Zone A areas shown on FIRM

Communities **should not** use Base Level Engineering information in the following instances:

- ✗ BLE coverage is smaller in width and shape than Zone A areas shown on FIRM

In areas where Zone AE is depicted and a BFE is available, communities should review both datasets and modeling to make a determination for use.



Best Available = Most Conservative BFE/floodplain result

How does Base Level Engineering (BLE) assist local development review?

BLE and the Estimated Base Flood Elevation (EstBFE) Viewer provide a free interactive on-line portal to allow communities to identify site specific Base Flood Elevations and download engineering models that can be used by the development industry to assess the change in flood prone areas prior to the start of construction activity.

Users can look up Base Flood Elevations and flood depths with an address entry. A free report tool is available for printing, allowing residents to coordinate with community officials prior to any renovation, restoration or recovery efforts.



Check for availability of Base Level Engineering information in your vicinity at:

<https://webapps.usgs.gov/infrm/estBFE/>

Reasonably Safe from Flooding. Community review and permitting is required for all development activity to assure building sites will be “**reasonably safe from flooding**”. If a community determines that a site is not reasonably safe from flooding, it must require mitigation actions to be undertaken to reduce the structure’s flood damage potential. Base Level Engineering (BLE) data provides additional floodplain coverage for local communities to identify areas across the nation that are floodprone. BLE assists in determining area that are expected to flood and therefore are **not reasonably safe from flooding**, ensuring that communities may require new development to employ mitigation tactics like freeboard and open space in their developments.

When permitted under applicable Federal, state, and local laws, ordinances, and regulations, earthen fill is sometimes placed in an SFHA to reduce flood risk to the filled area. FEMA’s Technical Bulletin 10-01, [Ensuring That Structures Built on Fill In or Near Special Flood Hazard Areas Are Reasonably Safe From Flooding](#) provides additional information and resources to community development officials. This document can be found on FEMA’s Technical Bulletin website at: <https://go.usa.gov/xsGvK>.

What qualifies as “reasonable” use of available flood hazard information?

The concept of ‘**reasonable**’ ensures that use of the flood hazard data will not be detrimental to a proposed development or to the community’s standing within the NFIP. FEMA specifies that draft or preliminary information should be used in cases where it is more restrictive [i.e., where there are discharges, floodplain boundaries, or increasing Base Flood Elevations (BFEs)] when compared to the current effective information.

Additional Resources for Best Available Information. Communities may adopt best available datasets for use in local development decision making, community planning and emergency response planning. The table below shows other references to Best Available Information in floodplain management policies and guidance to assist local implementation and use of best available information:

Executive Order 11988
<https://go.usa.gov/xsGvQ>

- Intends to avoid long and short-term adverse impacts associated with the occupancy/modification of floodplains and to avoid direct and indirect support of floodplain development wherever there is a practicable alternative – at the local level these requirements extend to those utilizing federally undertaken, financed or assisted construction and improvements.
- Determination shall be made according to a (HUD) floodplain map or a more detailed map of an area, if available.
- If such maps are not available, the agency shall make a determination of the location of the floodplain based on best available data.

44 CFR, Part 9.7
https://www.govregs.com/regulations/title44_chapter1_part9_section9.7

- Determine 1% water surface elevation (WSEL), 0.2% WSEL also required if critical facility
- Assume... a facility or structure that has been flooded is in the floodplain
- Additional flood factors like coastal, levee, velocity may also be identified
- Sequence for determination (is structure in floodplain):
 - FIRM, FBFM, FIS, then FHBM
 - Inquire with SCS, USACE, NOAA, FIA, USGS, BLM, BLR and States
 - Consult engineering services

Floodplain Management Bulletin (FPMB) 1-98
<https://go.usa.gov/xsGvm>

Where no BFEs have been established, communities will comply with 44 CFR 60.3(b)(4):

- Obtain, review and reasonably utilize any base flood elevation and floodway data available from Federal, State or other source
- Use criteria for new construction and substantial improvements to have lowest floor elevated to or above the BFE
- Data should be used as long as it reasonably reflects flooding conditions during the 1% annual chance event
- Draft or preliminary Flood Insurance Studies constitute available data

BLE Use Matrix. In order to assist communities in their use of Base Level Engineering in agreement with the Best Available Information implementation, FEMA has prepared a **HOW2** document to assist the use of this data. The State of Arkansas Natural Resources Division prepared a use matrix outlining how to review the effective Flood Insurance Rate Map (FIRM) and the results available through the Estimated Base Flood Elevation (estBFE) Viewer. A snap shot of the tool is shown to the right.

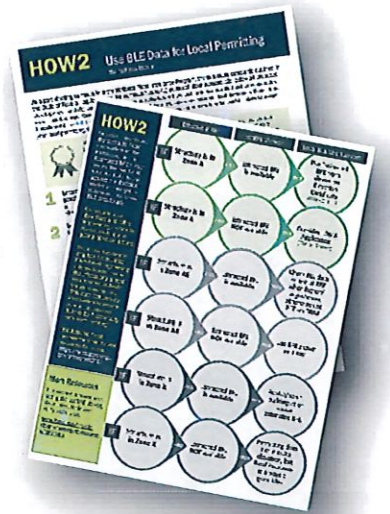
Download the tool **HOW2 Use BLE Data for Local Permitting (BLE Use Matrix)** from the many BLE tools available at:

<https://www.fema.gov/media-library/assets/documents/160060>

How can my community use this data? First, check the local codes and ordinances. Your community may have to go through a local adoption process before the data can be used to make planning, permitting, and development review decisions. Otherwise, you can use the new data starting immediately.

The ways in which this data can be applied are almost limitless. We encourage you to think of unique ways your community can put this data to work, and have provided a few examples below.

- Zoning district updates
- Land use code/ordinance updates
- Permitting
- Community Rating System points
- Mitigation project planning
- Grant applications
- Stormwater management and design
- Flood evacuation route planning
- Reverse 911 system updates
- Emergency shelter planning
- Capital Improvement Project planning
- Outreach applications
- Social Vulnerability analyses



Additional Resources. A number of resources and documents are available to assist local officials in local floodplain management options. These materials provide information to community officials and their residents: highlighting individual and community level opportunities to reduce long term flood risk.

Title	Overview	On-Line Resources
Managing Floodplain Development Through The National Flood Insurance Program	Emergency Management Institute (EMI) Independent Study course materials. NFIP minimum regulations, higher standards and information on local ordinance administration are included in the materials available.	https://www.fema.gov/media-library-data/20130726-1535-20490-8858/is_9_complete.pdf
Determination of a Proposed Action's Location (44 CFR 9.7)	Procedures for determining whether any action as proposed is located in or affects to floodplain or wetland, provides insight in the location of critical facilities.	https://ecfr.io/Title-44/se44.1.9_17
Use of Flood Insurance Study (FIS) Data as Available Data (FPM 1-98)	Guidance on the use of FEMA draft or preliminary Flood Insurance Study data as "available data" for regulating floodplain development.	https://www.fema.gov/media-library/assets/documents/7401
FEMA Technical Bulletin 10-01	Provides building techniques to ensure that structures built on fill in or near Special Flood Hazard Areas (SFHAs) are "reasonably safe from flooding"	https://www.fema.gov/media-library/assets/documents/3522
Reducing Damage from Localized Flooding A Guide for Communities, FEMA 511	This guide is intended to help local officials in cities, towns, villages, and counties in the United States understand what they can do to reduce the damage, disruption, and public and private costs that result from the shallow, localized flooding that occurs within their jurisdictions.	https://www.fema.gov/media-library/assets/documents/1012

How to use Base Level Engineering as Best Available Information. When a community has a FIRM identifying Special Flood Hazard Areas (SFHAs) and the availability of Base Level Engineering data, there are always questions. The table below provides insight to assist communities to apply the Base Level Engineering data based on the flood zones identified on the current FIRM.

Flood Zone on FIRM	The use of Best Available Information (BAI)
Zones B, C, or X	<p>If a FIRM shows a project to be located in an area of low to moderate flood risk, there is no requirement for a community to leverage best available information for permitting review.</p> <p>Given the expansive coverage of Base Level Engineering (BLE), additional areas are identified as flood prone, expanding the understanding of potential flood risk across the nation. FEMA encourages communities to reasonably use the draft (BLE) or preliminary information to assist local floodplain management goals.</p> <p>BLE data may be used to update FIRMs in the future, adding the floodplain areas identified to the FIRMs. Local use of BLE information provides an opportunity for building with information prior to its incorporation on a FIRM.</p>
Zone A	<p>Local officials are required by minimum NFIP regulations to reasonably utilize draft or preliminary flood risk data as BAI to manage development in Zone A areas. Examples of ways BLE can inform development decisions in Zone A areas include:</p> <ol style="list-style-type: none"> 1. Use BAI to determine the required minimum elevation of the first floor, HVAC, electric, and plumbing fixtures for new residential construction/substantial improvements. 2. Use BAI to identify floodway boundaries, which can impact permitting submittal requirements for proposed development projects (proposed projects in the floodway must, at a minimum, demonstrate through hydraulic modeling that they will not result in any increase greater than 0.00 feet in 1-percent-annual-chance (100-year) water-surface elevations.
Zone AE, A1-30, AH, or AO:	<p>FEMA encourages communities to reasonably utilize draft or preliminary flood risk data in instances where it provides more restrictive 100-year flood discharges, flood hazard zone boundaries, and water-surface elevations to ensure the floodplain management goals of the NFIP are met. The use of less restrictive draft or preliminary flood hazard information prior to the issuance of a LFD may result in significantly higher flood risk to people and property if the data changes before it is finalized and can result in higher flood insurance premiums. Additionally, the community could be in violation of their locally-adopted Flood Damage Prevention Ordinance with the use of less restrictive data.</p> <p>Use factors such as years of gage records, amount of development, and presence of new hydraulic structures. In areas where more detailed studies exist, these studies should be reviewed and assumed to take precedence over Base Level Engineering studies until the BLE studies are refined with the structure data to allow a more comprehensive review of the modeling results.</p>

NATIONAL FLOOD INSURANCE PROGRAM

WHY DO I NEED FLOOD INSURANCE?



FEMA





WHAT YOU NEED TO KNOW ABOUT

FLOOD INSURANCE

MOST PROPERTIES ARE VULNERABLE TO FLOODING

Flooding can happen just about anywhere it rains or snows. On average, 40% of the National Flood Insurance Program (NFIP) flood insurance claims occur outside the high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

The official definition used by the NFIP is "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 (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

**Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

MOST HOMEOWNERS INSURANCE DOES NOT COVER FLOOD DAMAGE

Unfortunately, many property owners do not find out until it's too late that their homeowners insurance policies do not cover flooding. The NFIP offers a separate policy that protects your single most important financial asset—your home or business.

THE NFIP OFFERS BUILDING COVERAGE

The following items are a sample of those covered under building coverage:

- The building and its foundation
- Carpet permanently installed over unfinished flooring
- Central air-conditioners
- Electrical systems
- Furnaces and radiators
- Ranges, cooking stoves, and ovens
- Refrigerators
- Window blinds

For a complete list, see your policy or contact your insurance agent.

THE NFIP OFFERS COVERAGE FOR YOUR CONTENTS

Whether you rent or own, make sure to ask your flood insurance agent about coverage to protect your personal property. It can be purchased separately, whether in addition to building coverage or by itself.

Contents coverage usually covers items like:

- Personal belongings such as clothing, furniture, and electronic equipment
- Carpets
- Washers and dryers
- Food freezers and the food in them
- Portable microwave ovens and dishwashers

If you are a tenant and made improvements at your own expense, they are covered up to 10% of the limit of liability.

For a full list of coverages, see your policy or contact your insurance agent.

You can purchase flood insurance up to the maximum amount of insurance available for the following property types:

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	\$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

DID YOU KNOW?

The government requires that homes in high-risk flood areas designated on flood maps by the letters AE or VE be protected by flood insurance if they are security for loans backed by a federally regulated lender. Lenders must notify borrowers of this requirement, prior to closing, if their property is in one of these areas. Visit the Map Service Center at msc.fema.gov to learn more about your flood zone.

In the event of a flood, disaster assistance may be limited or unavailable. Federal disaster assistance is available only if the president declares a disaster. Your home is covered by flood insurance even if a disaster is not declared.

Federal disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household.

Both programs have strict eligibility requirements based on individual need and many disaster survivors may not qualify. By comparison, flood insurance claims have averaged \$27,000 since 2010 and do not have to be repaid.

YOU CAN BUY FLOOD INSURANCE AT ANY TIME

There is usually a 30-day waiting period before the policy goes into effect, with some exceptions:

If you initially purchased flood insurance while securing, adjusting, or renewing a loan for your property, there is no waiting period. Coverage goes into effect when the loan is closed.

If you live in an area newly affected by a flood map change, review your options with your insurance agent.

Additionally, the 30-day waiting period may not apply if your property experiences flood damage caused by wildfire in your community. For more information on the Post-Wildfire Exception, please visit fema.gov/wildfires-you-need-flood-insurance.

Keeping these exceptions in mind, plan ahead so you are not caught without insurance. The policy does not cover losses caused by a flood that occurred prior to the policy becoming effective. In addition, you cannot increase your insurance coverage once a flood has begun.



ADDITIONAL GUIDANCE AND CONTACT INFORMATION

The NFIP has valuable resources that can help you understand flood insurance coverage and get you connected to the information you need.

To find a flood insurance provider, use our online tool at FloodSmart.gov/flood-insurance/providers.

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

At 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 or by calling **(877) 336-2627**.



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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.



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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://www.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



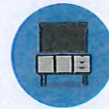
Water heaters

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



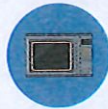
Area rugs



Washers & dryers



Food freezers & the food in them



Portable microwave ovens



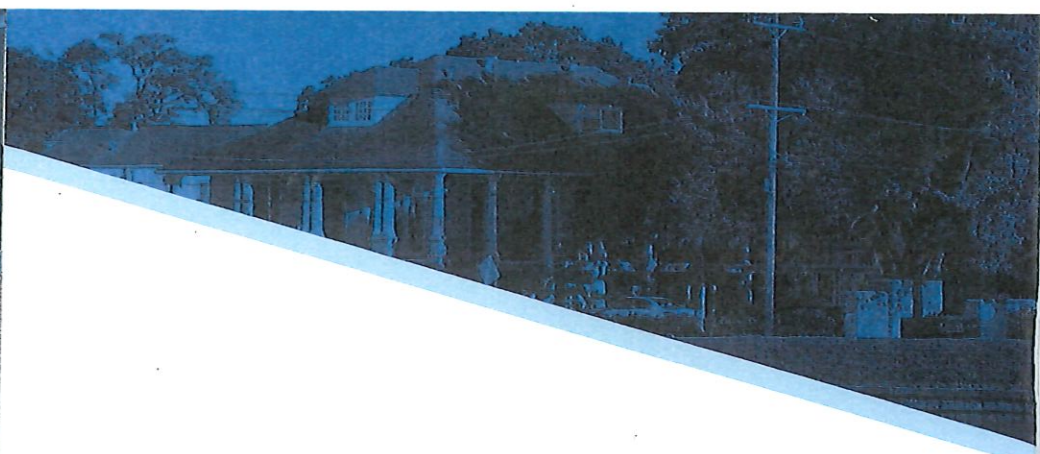
Artwork (up to \$2,500)

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.

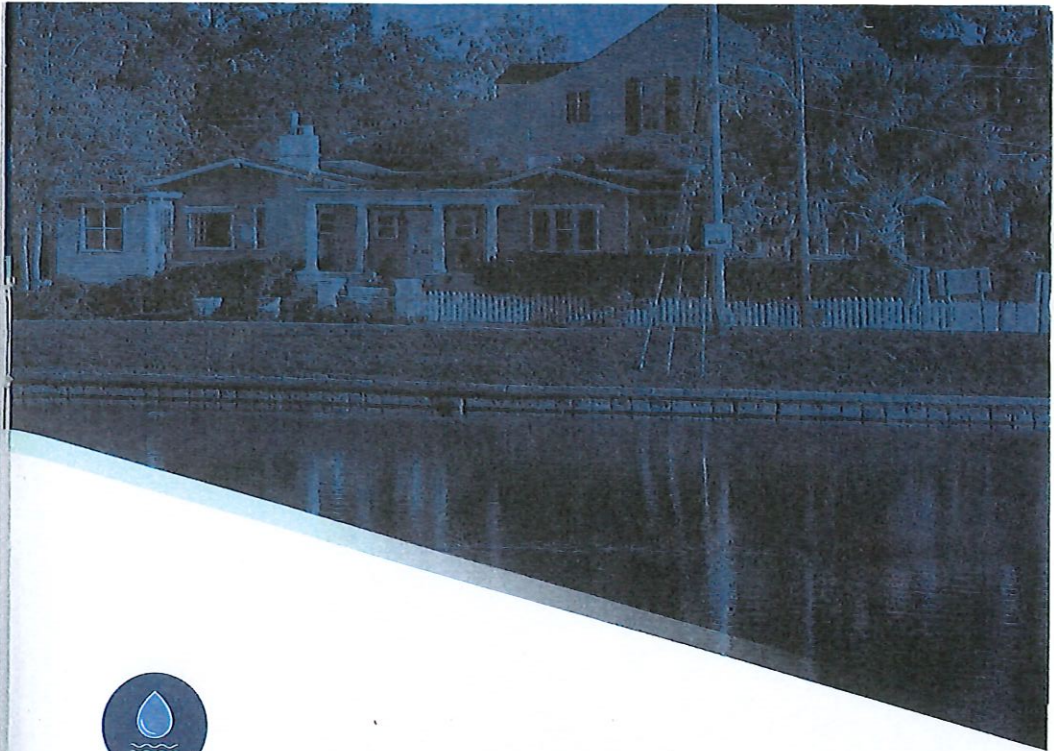
Your insurance agent may also present cost-saving opportunities for you to take advantage of, like flood mitigation actions to further protect your property.

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** 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.**



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.

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

At 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, 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.