For more information about the NFIP and flood insurance, call 1-800-427-4661 or contact your insurance company or agent.

F-301

(12/13)

For an agent referral, call

1-888-435-6637

TDD 1-800-427-5593

http://www.fema.gov/national-flood-insurance-program

http://www.floodsmart.gov

CALL YOUR INSURANCE COMPANY OR AGENT TODAY!

FEMA

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National Flood Insurance Program

Top Ten Facts for Consumers

FEMA F-301 / December 2013

FEMA

TOP Ten Facts

EVERY CONSUMER NEEDS TO KNOW ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

1. **Everyone lives in a flood zone.**

   You do not need to live near water to be flooded.

   Floods are caused by storms, melting snow, hurricanes, water backup due to inadequate or overloaded drainage systems, and broken water mains.

2. **Flood damage is not covered by homeowners' policies.**

   You can protect your home, business, and belongings with flood insurance from the NFIP.

   You can insure your home with flood insurance up to $250,000 for the building and $100,000 for the contents.

3. **You can buy flood insurance no matter your flood risk.**

   Whether your flood risk is high or low, most anyone in a community that participates in the NFIP can buy building and/or contents coverage, but there are exceptions.

   Coastal Barrier Resources System (CBRS) areas, Otherwise Protected Areas (OPAs), and buildings principally below ground or entirely over water are not eligible for Federal flood insurance.

   It is a good idea to buy even in lower-risk areas because more than 20 percent of all NFIP claims come from outside mapped high-risk areas.

4. **The low-cost Preferred Risk Policy is ideal for homes and businesses currently mapped in moderate- to low-risk areas.**

   Homeowners who qualify may purchase coverage for their building and contents for as little as $129 per year. Qualified business owners may also purchase coverage for their building and contents for as little as $643 per year.

   Owners of residential contents-only can purchase a policy for as little as $57 per year.

5. **Flood insurance is widely available.**

   About 85 private insurance companies nationally offer flood insurance backed by the Federal Government. Contact your local agent.

   Policies are available to homeowners, condominium associations and unit owners, renters, and business owners alike.

6. **Flood insurance is easy to get.**

   You can buy flood insurance through licensed property insurance agents; call yours today.

   You can purchase flood insurance with a credit card.

7. **Contents coverage is available.**

   For example, up to $100,000 contents coverage is available for homeowners, condo unit owners, and renters.

   Whether you rent or own, make sure to ask your insurance agent about contents coverage. It is not automatically included with the building coverage (except under the Preferred Risk Policy).

8. **Up to a total of $1 million in flood insurance coverage is available for most non-residential buildings and contents.**

   $500,000 is the maximum amount of coverage available for many non-residential buildings.

   $500,000 is the maximum amount of coverage available for the contents of owners in most non-residential buildings.

9. **There is usually a 30-day waiting period before coverage goes into effect.**

   Plan ahead so you are not caught without insurance when a flood damages your property.

10. **Federal disaster assistance is not the answer.**

    Federal disaster assistance is available only if the President declares a disaster.

    Flood insurance pays even if a disaster is not declared.