

FACT SHEET

Levees, Flooding and Insurance – Frequently Asked Questions & Facts vs. Myths

WHAT TO KNOW ...WHAT TO DO

Will My Flood Insurance Policy Cover Me?

The National Flood Insurance Program (NFIP) defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated from **any source** – including levees. Two or more properties or two or more acres must be affected.

How long will I have to wait until my flood insurance policy goes into effect?

Normally, there is a 30-day waiting period. However, if the initial purchase of flood insurance is in connection with the making, increasing, extending or renewing of a loan, there is no waiting period. Have your lender issue a letter stating that flood insurance is required and your insurance agent will waive the 30-day waiting period.

If the loss meets the definition of a flood, how do I make sure my claim will be paid?

When your flood insurance policy is issued, make sure your agent received your flood insurance premium and waived the 30-day waiting period, if the insurance was “lender-required.” It is **very important** to keep in contact with your insurance company.

If I am in imminent danger of a flood, are there any reimbursement methods if I buy sandbags or move my property?

Please check with your insurance carrier and review your policy to learn if moving property and other expenses are included in your coverage.

What else do I need to have ready for my adjuster?

Make sure you keep your insurance documents in a waterproof container. When the adjuster arrives, it is helpful to have ready your **insurance policy**, an **inventory of your contents**, **all receipts** and **photos** or **video** of damaged items.

What if I own a business?

Your emergency plans should include contingencies for your employees; they are your company’s most valuable asset. You should also have a continuity plan – how you will operate immediately after a disaster, an evacuation plan and plenty of emergency supplies on hand such as water and non-perishable food.

NFIP Facts vs. Myths

Myth: Homeowners insurance covers floods.

Fact: Most of these insurance policies do not cover flooding.

Myth: Many people believe if they do not live in a flood zone, they can’t buy insurance.

Fact: Anyone can buy flood insurance as long as their community participates in NFIP.

Myth: Only homeowners can purchase flood insurance.

Fact: Anyone can buy flood insurance as long as their community participates in NFIP.

Myth: You can’t buy flood insurance if you are in a high risk flood zone.

Fact: Anyone can buy flood insurance as long as their community participates in NFIP.

Myth: You can’t buy flood insurance if your property was flooded before.

Fact: People are eligible to buy flood insurance after a flood, as long as the community participates in NFIP.

For **NFIP questions**, call 1-866-751-3989. Call center hours have been extended temporarily from 7 a.m. to 9 p.m., 7 days a week. For more information on flood mapping in Louisiana, visit www.lamappingproject.com.

Online Information

<http://gohsep.la.gov> , www.ready.gov , www.listo.gov , www.fema.gov , www.sba.gov & www.floodsmart.gov



FEMA

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.