



FEMA

Office of Congressional Affairs
Louisiana Recovery Office
504-570-7302

NATIONAL FLOOD INSURANCE PROGRAM POLICY FACTS

May 12, 2011

The Federal Emergency Management Agency is working closely with federal, state and local officials to help prepare families that may be potentially impacted by flooding. The National Flood Insurance Program is a key component in assisting families affected by floods.

Flooding is 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. Homeowners Insurance will not cover this loss. The NFIP policy additionally does not cover any *loss in progress*. This is any flood damage that began before the effective date of the policy.

NFIP may reimburse residents for up to \$1000 for preventative measures taken such as sandbags, supplies and labor and property removed to safety. Property must be stored in a fully enclosed building and is covered for 45 consecutive days from the date it began being moved there.

Residents should keep all receipts and submit them to their claims adjuster. **In preparation of filing a flood insurance claim, residents should have their Insurance Policy, inventory of their contents, all receipts and photos of damaged items (if possible). For questions regarding NFIP, call 1-866-751-3989.** Call center hours have been extended temporarily from 7 a.m. to 9 p.m., 7 days a week.

Flood Insurance can be purchased by anyone whose community participates in the NFIP. Nine parishes and 19 towns were identified as in, or partially in, the Morganza Spillway Floodplain. All of these parishes and incorporated communities participate in the NFIP.

Additionally, flood insurance can be purchased at any time; however, there is a 30-day waiting period after applying and paying the premium before it becomes effective. This policy was put into effect so property owners would not be purchasing flood insurance only when there is a threat to their property.

Exceptions to this rule are:

- If flood insurance is purchased in connection with making, increasing, extending or renewing a loan, there is no waiting period. Lenders can issue a letter stating that flood

insurance is required and the insurance agent will waive the 30 day waiting period. It's important to keep in contact with insurance companies.

- If flood insurance is purchased during the 13-month waiting period following the effective date of a revised community flood map, there is a one-day waiting period. For more information on flood mapping in Louisiana, visit www.lamappingproject.com.

Flood conditions will continue to change, and FEMA encourages individuals to follow the directions of local officials. If told to evacuate, residents should leave immediately, follow evacuation routes announced by local officials and stay away from river banks and streams. An emergency supply kit should include drinking water, a first-aid kit, canned food, a radio, flashlight and blankets. Flood insurance documents need to be kept in a waterproof container. For information about flood safety, visit www.Ready.gov/floodawareness or www.listo.gov to find out how to prepare families for flooding and other disasters.

To learn more about flood insurance, visit www.floodsmart.gov. For local resources and information please visit: www.getagameplan.org and www.emergency.Louisiana.gov. Follow FEMA online at <http://www.fema.gov/news/event.fema?id=14372>, [www.twitter.com/femalro](https://twitter.com/femalro), blog.fema.gov, www.facebook.com/fema, and www.youtube.com/fema.

If you have any questions, please contact Megan Webbeking at 504-570-7302.

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