

LEARN MORE ABOUT YOUR NFIP POLICY COVERAGE BELOW

The NFIP offers building coverage.

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

- The building and its foundation
- Electrical and plumbing systems
- Central air-conditioning, equipment, furnaces, and water heaters
- Refrigerators, stoves, and dishwashers
- Permanently installed carpeting
- Window blinds

The NFIP offers coverage for your belongings.

Whether you rent or own, make sure to ask your insurance agent about contents coverage. For most standard policies, contents coverage is not automatically included with the building coverage. 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

The NFIP offers some basement coverage.

While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment kept in a basement, such as hot water heaters and furnaces.



Christian White, home insurance adjuster, assesses flood damage inside of a home in East Baton Rouge Parish, Louisiana.



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

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

F-002 | July 2018

NATIONAL FLOOD INSURANCE PROGRAM

WHY DO I NEED FLOOD INSURANCE?



FEMA





Flood waters remain high in neighborhoods impacted by Hurricane Matthew in Lumberton, North Carolina.

Every property is vulnerable to flooding.

Flooding can happen anywhere, at any time. In fact, more than 20 percent of the NFIP's claims come from outside 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.

Property owners located in low-to-moderate risk areas should ask their agents if they are eligible for the Preferred Risk Policy,

which provides flood insurance protection at a lower cost than a standard policy in a high-risk area.

The low-cost Preferred Risk Policy is ideal for homes and other properties currently mapped in low-to-moderate risk areas—and it costs homeowners an average of \$439 a year.

Learn more about Preferred Risk Policies here:
fema.gov/media-library/assets/documents/17576

The NFIP covers flooding resulting from hurricanes or other weather events.

The NFIP defines covered flooding as any temporary event where the surface of normally dry land is partially or completely underwater. Flooding can be caused by:

- Overflow of inland (lake or river) or coastal waters
- Pooling or runoff of surface waters from any source, such as heavy rainfall
- Mudflows
- Collapse of land along the shore of a lake or other body of water due to wave or water currents

You can purchase flood insurance at any time.

There is usually a 30-day waiting period before the policy goes into effect. There are 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 risk 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. Learn more about the Post-Wildfire Exception at 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.

DID YOU KNOW?

The government requires that homes in high-risk flood areas are protected by flood insurance if they are backed by a federally regulated lender. Lenders must notify borrowers of their flooding risk, prior to closing, if their property is in a high-risk flood area.

And remember, most homeowners insurance does NOT cover flood damage.

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

You can insure your condominium unit or home with flood insurance for up to \$250,000 for the building and up to \$100,000 for the contents. Property owners can insure their commercial properties for up to \$500,000 for the building and \$500,000 for the contents.

In the event of a flood, federal 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.

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, the average flood insurance claim is nearly \$30,000 and does not have to be repaid.

Flood insurance is available for individuals in participating communities.

Today, more than 22,000 communities participate in the NFIP and most people who live in participating communities, including renters and condo unit owners, can purchase NFIP flood insurance. Flood insurance coverage is not limited to properties in a high-risk flood area. That's why it's important to secure flood insurance; because everywhere it can rain in these communities, it can flood.

Those living in Coastal Barrier Resources Systems (CBRS) or other protected areas are not eligible for NFIP coverage.



Rupi Prasad purchased flood insurance for peace of mind during her retirement years. With help from the NFIP, she's rebuilding after Hurricane Harvey.

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More online only resources can be found at the National Flood Insurance Program [publication page](#), these publications are constantly being updated. General stakeholder information can also be found at [Floodsmart.gov](#) and Insurance Agent specific information can be found at [Agents.Floodsmart.gov](#)

NFIP PUBLICATION PAGE: <https://www.fema.gov/national-flood-insurance-program-publications>

QTY. INVENTORY NO. TITLE

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For Agents

Materials for agents to take on property site visits or to have on hand when meeting with clients. Designed to explain the value of flood insurance and answer program-related questions.

	N/A 09/18 Online	Make It Your Business (Why You Should Sell Flood Insurance) <i>One Pager</i> https://www.fema.gov/media-library/assets/documents/23966
Online Only	F-441 10/17	Insurance Agents Lowest Floor Guide <i>Handbook</i> https://www.fema.gov/media-library/assets/documents/18180
	F-436 10/17 Online	The Preferred Risk Policy for Homeowners and Renters <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/17576
	F-679 11/12 Online	NFIP Summary of Coverage <i>Handbook</i> https://www.fema.gov/media-library/assets/documents/12179
	F-687 10/17 Online	NFIP Claims Handbook <i>Handbook</i> https://www.fema.gov/media-library/assets/documents/6659
	F-084 3/11 Online	Answers to Questions About the NFIP <i>Handbook</i> https://www.fema.gov/media-library/assets/documents/272 <i>Note: in-depth document, not appropriate for introducing survivors or agents to the program, shipped in limited quantities</i>
Online Only	04/18	Flood Insurance Manual <i>Manual</i> https://www.fema.gov/media-library/assets/documents/162601
F-057		

For Realtors and Lenders

Materials for realtors, lenders, and other home buying liaisons to help realtors make the case to homeowners and business owners that flood insurance is an important investment and explain the flood insurance requirements that may exist for their property.

	F-061 04/18 Online	Your Homeowners Insurance Does Not Cover Flooding <i>Palm card</i> https://www.fema.gov/media-library/assets/documents/3569
	F-436 10/17 Online	The Preferred Risk Policy for Homeowners and Renters <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/17576
	F-437 06/17 Online	The Preferred Risk Policy for Businesses <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/303
	F-435 10/17 Online	Questions and Answers About Flood Insurance for Real Estate Professionals <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/138

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For Stakeholders

Materials for local officials and other stakeholders on flood safety and preparedness. (Note: this column left blank on purpose)

Online Only	10/17	NFIP State Reference Guide for State Insurance Commissioners and Stakeholders <i>Guide</i> https://www.fema.gov/media-library/assets/documents/157006
Online Only		Flood Safety Social Media <i>Toolkit</i> https://www.ready.gov/flood-toolkit
Online Only		Flood After Fire <i>Toolkit</i> https://www.fema.gov/media-library/assets/documents/159559
Online Only		Flood Insurance Moonshot <i>Toolkit</i> https://www.fema.gov/media-library/assets/documents/166428
Online Only		Flood Insurance Whiteboard <i>Videos</i> https://www.fema.gov/media-library/multimedia/collections/630
	F-0010 09/18	NFIP Pocket Folder (blue) <i>Folder</i>

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For Policyholders/Public - Before the Flood

Materials to introduce to NFIP new policyholders, the value of purchasing flood insurance, and to do before the flood.

	F-002 07/18 <i>Online</i>	Why Do I Need Flood Insurance? <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/12117
	F-061 04/18 <i>Online</i>	Your Homeowners Insurance Does Not Cover Flooding <i>Palm card</i> https://www.fema.gov/media-library/assets/documents/3569
<i>Online Only</i>	F-697 07/13	Protect Your New Home <i>Factsheet</i> https://www.fema.gov/media-library/assets/documents/14753
<i>Online Only</i>		National Flood Insurance Program <i>Factsheet</i> https://www.fema.gov/media-library/assets/documents/106144
	F-436 10/17 <i>Online</i>	The Preferred Risk Policy for Homeowners and Renters <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/17576
<i>Online Only</i>		Flood After Fire <i>Fact Sheet and Infographic</i> https://www.fema.gov/media-library/assets/documents/93830

For Policyholders/Public - During the Flood

Materials for policyholders when the flood is imminent or when it is flooding.

<i>Online Only</i>	09/17	Understanding Flood Loss Avoidance <i>Fact Sheet</i> https://www.fema.gov/media-library/assets/documents/137860
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For Policyholders/Public - After the Flood

Materials for use in the field after a flood event at JFOs, town halls, community centers and other non-profits that are on the ground post-event. These materials set expectations and identify next steps for policyholders impacted by flooding, as well as explaining requirements for non-policyholders who receive federal disaster assistance.

<i>Online Only</i>	05/18	NFIP Policyholders Flood Clean Up <i>Fact Sheet</i> https://www.fema.gov/media-library/assets/documents/135937
<i>Online Only</i>	11/17	Who's Knocking At Your Door? <i>Infographic</i> https://www.fema.gov/media-library/assets/documents/150843
<i>Online Only</i>	11/17	How to File A Claim <i>Infographic</i> https://www.fema.gov/media-library/assets/documents/167568
	F-687 10/17 <i>Online</i>	NFIP Claims Handbook <i>Handbook</i> https://www.fema.gov/media-library/assets/documents/6659
	F-695 09/17 <i>Online</i>	Flood Insurance Requirements for Recipients of Federal Disaster Assistance <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/13655
	F-663 09/17 <i>Online</i>	Increased Cost of Compliance Coverage—Creating a Safer Future <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/12164

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Spanish Materials

	F-002S 08/18 <i>Online</i>	¿Por Qué Necesito un Seguro contra Inundación? (Why Do I Need Flood Insurance?) <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/12117
	(n/a) 11/17	Cómo Presentar Una Reclamación del Seguro contra Inundaciones (How To File A Claim) <i>Infographic Online Only</i> https://www.fema.gov/media-library/assets/documents/167568
	F-061S 04/18 <i>Online</i>	Su Seguro de Vivienda de Residencia no Cubre Inundaciones (Your Homeowner Insurance Doesn't Cover Flooding) <i>Palm card</i> https://www.fema.gov/media-library/assets/documents/3569
	F-436S 10/17 <i>Online</i>	Póliza de Riesgo Preferencial para Propietarios e Inquilinos (The Preferred Risk Policy for Homeowners and Renters) <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/109046

Spanish Materials cont.

	F-437S 10/17 <i>Online</i>	Póliza de Riesgo Preferida para Negocios (The Preferred Risk Policy for Businesses) <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/109299
	F-679S 11/12 <i>Online</i>	Programa Nacional de Seguro Contra Inundación Resumen de Cobertura (NFIP Summary of Coverage) <i>Handbook</i> https://www.fema.gov/media-library/assets/documents/12179
	F-695S 10/17 <i>Online</i>	Programa Nacional de Seguro Contra Inundaciones para Beneficiarios De asistencia Federal por Desastres (Flood Insurance Requirement for Recipients of Federal Disaster Assistance) <i>Brochure</i> https://www.fema.gov/media-library/assets/documents/13655
	F-687S 10/17 <i>Online</i>	Manual de Reclamación para Seguros Contra Inundaciones (Flood Insurance Claims Handbook) <i>Handbook</i> https://www.fema.gov/media-library/assets/documents/6659

Please print or type the following information:

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City: _____ State: _____ Zip Code: _____

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