

# Flood Insurance Facts

## Ten facts consumers should know about flood insurance:

1. Everyone lives in a flood zone.
2. Flood damage is not covered by homeowners insurance policies.
3. You can purchase flood insurance regardless of your level of flood risk.
4. There is a low-cost policy for homes in low to moderate risk areas.
5. Flood insurance is affordable.
6. Flood insurance is easy to get.
7. Contents coverage is separate, so renters can insure their belongings, too.
8. Up to a total of \$1 million of flood insurance coverage is available for nonresidential buildings and contents.
9. There is usually a 30-day waiting period before the coverage goes into effect.
10. Flood insurance is more reliable than trying to get federal disaster assistance.



## ***National Flood Insurance Program***

If you live in a flood-prone area, consider purchasing Federal flood insurance, which will cover the value of a building and its contents. You can call 888-FLOOD-29 to learn more about Federal flood insurance.

*To learn more about flood hazard mitigation, visit FEMA's website at:  
<http://www.fema.gov/pdf/hazards/flddam.pdf>*