Was your property damaged by a flood after a wildfire?

Most National Flood Insurance Program policyholders must wait 30 days after applying and paying their premium for coverage to become effective. One exception, known as the Post-Wildfire Exception, will retroactively reduce the waiting period for the initial purchase of a flood insurance policy to one day if certain conditions are met.

**Was there a fire that impacted Federal lands?**

*NO*  
The Post-Wildfire Exception does not apply. You must wait 30 days.

*YES*

**Did you purchase a flood insurance policy before the fire was 100% contained or within 60 days of containment?**

*NO*  
The Post-Wildfire Exception does not apply. You must wait 30 days.

*YES*

**Was your building or personal property damaged by a flood?**

*NO*  
The Post-Wildfire Exception does not apply. You must wait 30 days.

*YES*

**Did the flooding originate on Federal land that resulted from or was worsened by wildfire?**

*NO*  
The Post-Wildfire Exception does not apply. You must wait 30 days.

*YES*

Contact your agent or insurer to report your claim. Every claim is evaluated on a case-by-case basis. Your insurer will assign an adjuster to investigate your loss, and that investigation will inform whether the Post-Wildfire Exception applies. To find a flood insurance provider, use our online tool at floodsmart.gov/flood-insurance-provider or call (877) 336-2627.

Visit FloodSmart.gov/wildfires to learn more.

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