



FEMA



NATIONAL FLOOD INSURANCE PROGRAM

# Why Is It Important to Give Your Clients a Flood Insurance Quote?

The first step in selling a flood insurance policy is generating a FEMA National Flood Insurance Program (NFIP) quote. These are the key reasons why it is so important for you to provide a custom policy quote to your clients:

## QUOTES ARE EASIER TO GENERATE THAN EVER

Generating a flood insurance quote for your client is easier than ever with the **NFIP**.

The **NFIP pricing approach** incorporates the **true flood risks** of a property into a quote—making quoting easier for you and for your clients.

Generating a quote will help grow your business. **If you don't give a quote, you lose out on that revenue.**

## BUILD AWARENESS

Most people don't know their homeowners and renter's insurance typically **does not** come with flood protection.

Over the past 20 years, **99% of counties** in the United States experienced a flood event.

From the years 2013–2023, one-third of NFIP flood insurance claims (33%) came from areas located **outside of current high-risk flood areas**

## MORE OPTIONS ARE BETTER THAN FEWER OPTIONS

Make your clients aware of the risks they face, from fires to floods. Provide them with all available options to help them feel in control of their future and mitigate risk.

People do not usually have a baseline understanding of the benefits of flood insurance or the cost – and will not purchase a policy without obtaining a quote. **If your clients decline coverage, have them acknowledge that coverage was offered and declined.**

## PROTECTION AND PREPAREDNESS

Protect yourself and your clients by discussing flood insurance and the risks associated with flood damage to **both** buildings and their contents.

Providing more quotes to more clients will lead to **more flood insurance policies being purchased**, which **protects more clients** and more homes, while also **expanding your business**.

It can flood anywhere. After a flood, your clients will be grateful you helped them stay protected.

Learn more about flood insurance and how to generate a policy quote by visiting [agents.floodsmart.gov](https://agents.floodsmart.gov). Share the “Why Do I Need Flood Insurance” brochure with your clients, available through the [agents.floodsmart.gov/puborderform](https://agents.floodsmart.gov/puborderform).

