Flood Insurance for Homeowners

What’s Covered?

Floods are the nation’s most common and costly natural disaster, with 98% of counties in the United States having experienced a flood. Did you know that most homeowners policies do not include coverage for all forms of water damage, in fact most do not cover flooding?

Flood insurance can fill those gaps. A National Flood Insurance Program (NFIP) flood insurance policy insures against damage sustained during flooding that covers two or more properties or two or more acres of normally dry land. The NFIP encourages people to purchase both building and contents coverage for the broadest protection.

**EXTERIOR BUILDING COVERAGE**
- Framing
- Walls
- Electrical systems
- Insured building/foundation
- Central A/C equipment
- Window frames and panes

**INTERIOR BUILDING COVERAGE**
- Furnaces
- Cabinets
- Floors
- Drywall
- Water heaters
- Window blinds
- Debris removal
- Some appliances
- Permanently installed carpeting
- Permanently installed bookcases

**CONTENTS COVERAGE**
*if purchased separately*
- Dresser
- Clothing
- Couches
- Food freezers
- TV/electronics
- Mattress and frame
- Artwork (up to $2,500)
- Kitchen table and chairs
- Clothes washers and dryers

The NFIP, managed by FEMA, aims to reduce the cost of future flood damage by providing people with flood insurance through NFIP Direct and private insurance companies. Contact an agent to understand the coverages outlined in your homeowners insurance policy and identify where flood insurance can help. To find a flood insurance provider, use our online tool at [floodsmart.gov/flood-insurance/providers](http://floodsmart.gov/flood-insurance/providers) or call [800-621-3362](tel:800-621-3362).

This document is not intended to provide legal advice or guidance.