WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)?

The NFIP, overseen by the Federal Emergency Management Agency (FEMA), aims to reduce the impact of flooding on communities across the country. It does so by providing flood insurance to property owners, renters and business owners who live in communities that adopt and enforce minimum FEMA floodplain management standards.

NFIP flood insurance can only be purchased through a licensed property and casualty insurance agent.

HOW CAN I SELL THE NFIP PRODUCT?

**STEP 1**

Identify requirements for selling insurance in your state(s) and complete the training (approximately 2-4 CE hours).

- Review a list of suggested courses for insurance agents. For more information, email nfiptraininginfo@h2opartnersusa.com.

**STEP 2**

Contract with a Write-Your-Own (WYO) carrier or the NFIP Direct Servicing Agent.

- There are more than 50 WYO providers that sell NFIP policies nationwide, and most major insurance companies sell the NFIP product.
- FEMA’s wholly owned insurance company, NFIP Direct, is an option too. Visit the website or call 800-638-6620 to learn more.

ADDITIONAL RESOURCES

- **FloodSmart for Agents**: The official agent site of the NFIP offering information to assist insurance agents.
- **Marketing Campaigns**: Assets and resources to raise awareness of specific flood risks.
- **NFIP LinkedIn**: The NFIP’s social media account sharing flood insurance updates, tips, agent resources and more.
- **Summary of Coverage Brochures**: Overviews of each of the NFIP flood insurance policy forms including what’s covered and excluded.
- **NFIP Flood Insurance Manual**: Full set of rules for writing and servicing NFIP flood insurance policies.
- **Answers to Questions About the NFIP**: In-depth guide to frequently asked questions regarding the NFIP.