

Flooded with questions about flood insurance?

The National Flood Insurance Program (NFIP) wants to help you discuss flood risk and flood insurance with your clients.



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FEMA



Your clients trust your judgment. As such, it's important to discuss flood risk with them so they can protect their homes, businesses and possessions with flood insurance.

Unsure if NFIP flood insurance is relevant to your clients? You may be interested to know:

- A variety of factors can lead to or worsen flooding, including changing weather patterns, new development, wildfires, oversaturated land and poor stormwater infrastructure.
- Most property insurance policies don't cover flood damage.
- Floods and cyclone events (e.g., hurricanes) are the costliest and most common disasters in the United States.
- On average, about 40% of NFIP flood insurance claims come from outside high-risk flood areas, and 99% of U.S. counties have been impacted by a flood.
- The NFIP aims to protect homeowners, business owners and renters from the financial hardships of flood damage by providing flood insurance. It has paid \$78.8 billion in claims since 1978 and protects approximately \$1.3 trillion in assets for nearly 5 million policyholders.
- Federal disaster assistance typically comes in the form of a low-interest disaster loan that must be repaid with interest. In contrast, flood insurance is more comprehensive and will never have to be repaid.
- A flood insurance policy can be transferred to the new property owner when a home is sold, allowing them to keep a possible lower rate.

Learn more about flood insurance and how to talk about it with clients at agents.floodsmart.gov/marketing/real-estate-agent-toolkit.