

Simplified Flood Insurance Quotes From the NFIP

FEMA's National Flood Insurance Program (NFIP) provides flood insurance for property owners and renters. The new NFIP Quoting Tool simplifies the flood insurance quoting process by connecting property owners with agencies.

What is the NFIP Quoting Tool?

Launched in 2024, the NFIP Quoting Tool is a user-friendly webpage that provides property owners and renters with an easy way to obtain a flood insurance quote. It asks simple questions about a user's building, the coverage amounts they would like to purchase and their preferred deductible amounts.

The NFIP Quoting Tool connects property owners and renters with insurance agencies in their area or national NFIP insurance companies. In as little as 10 minutes, the tool provides quotes and contact information for three insurance agencies/providers. This allows customers to work with their preferred insurance agency/provider without the need to shop around—and share their contact and quote information with selected agencies.

NFIP Quoting Tool Benefits

The NFIP Quoting Tool offers several benefits to improve user experience when purchasing flood insurance. These include:



Online accessibility



Convenient, streamlined
quoting process



Reduced time finding
an agency



Promoting effective
two-way
communication



FEMA

How to Use the NFIP Quoting Tool

To obtain a flood insurance quote using the NFIP Quoting Tool, complete the following steps.

1. Visit the NFIP Quoting Tool webpage at floodsmart.gov/policy-quote.
2. Provide property and building details for a location-specific quote.
3. Choose flood insurance coverage and deductible amounts for building and/or contents coverage.
4. Review your quote, download it and select how you want to communicate with a servicing insurance agency/provider. You can click “Share” to have an insurance agency/provider contact you, or use the provided contact information to reach out to the insurance agency/provider directly.

Don't Delay: There is a 30-day waiting period for an NFIP policy to go into effect, and flood insurance is important to have even if your property is not near a water source. From 2014 to 2024, about one-third of NFIP flood insurance claims came from areas located outside of current high-risk flood zones.

Get Started

Use the NFIP Quoting Tool today to get a quote and secure your property. Visit the NFIP Quoting Tool at floodsmart.gov/policy-quote.

For more information, please visit floodsmart.gov or contact the **FEMA Mapping and Insurance eXchange (FMIX)** by chatting live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, emailing FEMA-FMIX@fema.dhs.gov or calling (877) 336-262.