

NATIONAL FLOOD INSURANCE PROGRAM

HOW DO YOU CHOOSE WHICH FLOOD INSURANCE POLICY FITS YOUR LIFE?

With flood insurance from FEMA and its National Flood Insurance Program (NFIP), **there's no need to shop around.** NFIP flood insurance premiums will be the same, as long as each company is provided with identical rating information.

You can get coverage that homeowners and renters insurance policies typically don't provide through about 50 insurance companies or one of the thousands of independent agents across the country. Discover what each flood insurance policy can cover.

RENTERS

- Furniture
- Clothes
- Televisions
- Computers
- Rugs
- Artwork

BUSINESS OWNERS

- Foundation
- Electrical and plumbing
- Finishings
- Equipment
- Furniture
- Inventory

HOMEOWNERS

- Foundation
- Electrical and plumbing
- Finishings
- Appliances
- Electronics
- Personal belongings

Explore coverage that is **personal, modern and adaptable.**

RENTERS

What's covered: The things that make a rental yours.

If you're a renter, the NFIP offers affordable renters flood insurance policies to protect the things you care about.

BUSINESS OWNERS

What's covered: The things that make your business run.

If you're a business owner, the NFIP offers commercial flood insurance policies to help protect your business's structure and equipment.

HOMEOWNERS

What's covered: The things that make your house a home.

If you're a homeowner (including condominiums and townhouses), the NFIP offers flood insurance policies to cover your structure and belongings.



FEMA



There are **22,600 participating communities** with access to the NFIP; is yours one of them?

Visit [floodsmart.gov](https://www.floodsmart.gov) to learn how the NFIP's flood insurance coverage can help you protect the life you've built.