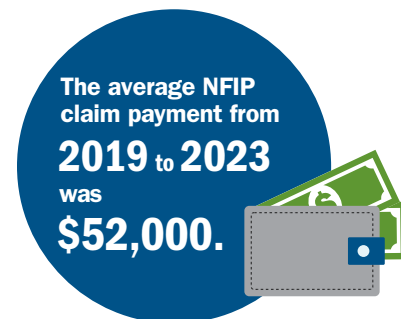


FAST FACTS ON FLOODS & FLOOD INSURANCE

FEMA's National Flood Insurance Program (NFIP) aims to build flood-safe communities and reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies.



COMMON MISCONCEPTIONS



MYTH:
Flood insurance through the NFIP cannot be purchased through my insurance agent.

TRUTH:

Many insurance companies participate in the NFIP and have insurance agents that sell NFIP policies. Contact your insurance provider to ask if they participate or visit [floodsmart.gov/find](https://www.floodsmart.gov/find).



MYTH:
Buying flood insurance in advance isn't necessary. I'll be covered if I buy it the day before a hurricane hits.

TRUTH:

NFIP policies generally have a 30-day waiting period after purchase before they take effect. One exception is if the policy is purchased as a requirement from a lender.



MYTH:
I don't need flood insurance, I can just rely on disaster assistance.

TRUTH:

Federal disaster assistance is only available after a presidential disaster declaration and comes in the form of financial or direct assistance from FEMA and low-interest loans from the U.S. Small Business Administration (SBA). Neither is intended to replace insurance or compensate for all losses caused by a disaster. Unlike SBA loans, NFIP claims do not have to be repaid.



MYTH:
Since I don't live in a high-risk flood zone, I don't need flood insurance.

TRUTH:

Flooding doesn't follow lines on a map—your flood zone is not the only factor that determines your flood risk. Many other factors, such as recent construction, fires, a breached dam or oversaturated land can lead to flooding. Between 2013 and 2023, one-third of NFIP flood insurance claims came from areas located outside of current high-risk flood areas.

DID YOU KNOW?



Most homeowners and renters insurance policies do not cover flood damage.



Your NFIP policy premium payment is typically due annually, not monthly.



The NFIP covers flood loss avoidance expenses to help prepare for a storm.



FEMA



Contact your insurance provider to learn more about the benefits of flood insurance and understand how it can help protect the life you've built. To find a flood insurance provider and get a quote, use our online tool at [floodsmart.gov/find](https://www.floodsmart.gov/find) or call (877) 336-2627.