

## NATIONAL FLOOD INSURANCE PROGRAM

# Flood Insurance for Renters Brochure

## WHY DO RENTERS NEED FLOOD INSURANCE?

After a flood, renters may have to pay thousands out of pocket to replace their water-damaged valuables. Protect the items you love with a renters flood insurance policy from the National Flood Insurance Program (NFIP).

While your landlord may have flood insurance to cover the building in which you live, their insurance policy will **not** cover your personal belongings. Additionally, a standard renters insurance policy can cover your personal belongings from theft, wind or fire damage, but it typically doesn't cover flood damage.

Flooding can happen anywhere, **even if you're far from water**. There are many hidden flood risks that can leave you and your valuable belongings vulnerable, such as:

- Runoff from new construction
- Sudden, heavy rainfall
- Rapid snow melt
- Changing weather patterns that bring heavier rains, wildfires and mudflows
- Breached levees or released dams

### Did you know?

If you experience a flood, you can seek federal disaster assistance—but it may not be enough to make a full recovery. Federal disaster assistance is only available after a presidential disaster declaration and typically comes in the form of a loan that must be repaid with interest.

For more information on flood risks, review the Hidden Flood Risks infographic at [agents.floodsmart.gov/urban-flooding-infographic](https://agents.floodsmart.gov/urban-flooding-infographic).

No matter your flood risk, an NFIP flood insurance policy made for renters will bring peace of mind knowing that your valuables are insured.

## WHICH NFIP POLICY IS AVAILABLE TO RENTERS?

An NFIP **contents-only flood insurance policy**, sometimes referred to as a renters flood insurance policy, can insure personal items in your rental unit damaged by a flood.

This separate insurance policy can cover thousands of dollars of personal property damage from floods. Without it, you'd have to replace any flood-damaged clothes, furniture, electronics and other possessions out of pocket

### Eligibility

Any renters living in an NFIP participating community can purchase flood insurance through the NFIP. To learn if your community participates in the NFIP, check the

Community Status Book at [fema.gov/community-status-book](https://www.fema.gov/community-status-book) or contact a community official or insurance agent.

## WHAT DOES RENTERS FLOOD INSURANCE COVER?

Contents coverage in rental units above the lowest elevated floor will cover up to \$100,000 of tenant-owned property. This includes:

### Bedroom

- Clothing
- Bedroom furniture
- Mattresses and bedding

### Bathroom

- Bath mats
- Shower curtains
- Toiletries

### Living Room

- Furniture (e.g., couches and tables)
- Rugs
- Books
- Televisions and electronics

### Kitchen

- Furniture (e.g., kitchen table and chairs)
- Kitchenware
- Refrigerators and mini fridges

Coverage for contents below the lowest elevated floor or in a basement or basement apartment is limited to a washer, a dryer, a freezer and the food in it.

A special limit of \$2,500 applies to artwork, autographed items, jewelry, furs and/or personal property used in business. For more details on your policy, contact your insurance agent.

## HOW ARE RENTERS FLOOD INSURANCE PREMIUMS CALCULATED?

Several factors are considered in determining a renters flood insurance premium. The NFIP's pricing approach recognizes flood risk variables like flood frequency, flood type (river overflow, storm surge, coastal erosion or heavy rainfall) and distance to a water source. It also considers property characteristics such as elevation.

Your renters flood insurance premium may be calculated based on factors such as:

- Building age
- Building occupancy

- Number of floors
- Location of contents
- Building claims history
- Your deductible
- Your amount of coverage

## HOW DO I GET STARTED WITH FLOOD INSURANCE?

The first step toward protecting your belongings is to get a quote for a renters flood insurance policy. Contact your insurance company or an independent insurance agent who is authorized to write a flood insurance policy directly with the NFIP.

If you don't have an insurance company or if your insurance agent does not sell flood insurance, use our online tool at [floodsmart.gov/find](https://floodsmart.gov/find) or call **800-621-3362**.

NFIP policies have a 30-day waiting period after purchase before they take effect, **so do not delay**.

## ADDITIONAL RESOURCES & CONTACT INFORMATION

Learn more about the NFIP with our Fast Facts on Floods & Flood Insurance infographic at [agents.floodsmart.gov/fast-facts-infographic](https://agents.floodsmart.gov/fast-facts-infographic). If your rental unit has a basement, visit [agents.floodsmart.gov/basement-coverage-infographic](https://agents.floodsmart.gov/basement-coverage-infographic) to understand some differences in coverage.

You can also contact the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center by chatting live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, emailing [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or calling **877-336-2627**.

For further details regarding your rental property's flood risk, visit FEMA's Flood Map Service Center at [msc.fema.gov/portal/home](https://msc.fema.gov/portal/home).

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Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. FEMA manages the NFIP. For more information about NFIP flood insurance, call 800-621-3362.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

For the most up-to-date version of this resource, please visit [agents.floodsmart.gov/flood-insurance-renters](https://agents.floodsmart.gov/flood-insurance-renters).

To download the designed version of this resource, [click here](#).

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