

NATIONAL FLOOD INSURANCE PROGRAM

Most Homeowners Insurance Does Not Cover Flood Damage.

But with flood insurance, you're covered.

Of more than 3,000 counties in the United States, 99% experienced a flood event from 1996 to 2022. Flood insurance can protect your home from damage during a flooding event, so you can recover faster.

Even if you don't live near water, your home can still be at risk of flooding from changing conditions such as construction projects, surface erosion or natural events. **An average of 40% of National Flood Insurance Program (NFIP) claims come from outside high-risk flood areas.**

Federal disaster assistance requires a presidential disaster declaration and comes in the form of a low-interest disaster loan that must be repaid with interest. Only flood insurance will cover the cost of damage to your property and belongings after a flood event.

Get a quote to see how you can protect the life you've built.

Find an insurance provider who can help at floodsmart.gov/find. For more information on flood insurance, contact FEMA Mapping and Insurance eXchange (FMIX) at **877-336-2627** or email FEMA-FMIX@fema.dhs.gov.

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

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With flood insurance from the NFIP, you're covered. Flood insurance can cover up to:

- **\$250,000** for your residential property
- **\$100,000** for your personal belongings*
- **\$500,000** for your commercial property
- **\$500,000** for your commercial property contents

**Available to homeowners and renters*