



FEMA



# Flood insurance: one small action can protect you from a huge problem.

Get lower-cost flood insurance for homeowners and renters with a Preferred Risk Policy.



## Protect the life you've built.

You work hard to make sure your home is protected from the elements. Unfortunately, it only takes a few inches of water to cause tens of thousands of dollars in damage to your home.

**Homeowners and renters insurance policies generally don't cover flood damage. Only a flood insurance policy will protect your property and belongings after a flood event.**

Without a flood insurance policy from the National Flood Insurance Program (NFIP), most residents who suffer flood damage have to pay out of pocket or take out loans to repair and replace damaged items.



## Ask your flood insurance company or agent if you're eligible for a lower-cost policy.

Preferred Risk Policies (PRPs) are lower-cost Standard Flood Insurance Policies available for most homeowners and renters living in moderate- and low-risk areas across the country.

**PRPs offer the same great protection at a lower rate.**

Policies start as low as about \$100 per year and can insure up to \$250,000 for building coverage and \$100,000 for contents coverage.



## Even if you don't live near water, you may be at risk of flooding.

Flooding can happen to anyone, anywhere—it doesn't just affect those who live near a body of water. There are many hidden risks that can put your house in danger of flooding, like new developments or changes in weather patterns.

Flood insurance protects your home, even when it doesn't face the obvious risks for flooding.



## Don't wait—get flood insurance today.

It's never too soon to contact an insurance agent. And remember, flood insurance typically goes into effect 30 days after your purchase.

**Call your insurance company or agent today to ask about flood insurance from the NFIP. Learn more at [FloodSmart.gov](https://www.floodsmart.gov) or call 877-336-2627.**

### What does building flood insurance cover?

- Foundations
- Electrical systems
- Plumbing systems
- Water heaters
- Central air conditioning\*

### What does contents flood insurance cover?

Whether you rent or own, make sure to ask your insurance agent about contents coverage to protect the things inside of your home.

- Clothing
- Furniture
- Televisions
- Radios
- Portable and window air conditioners
- Microwaves
- Dishwashers
- Clothes washers and dryers\*

The NFIP does offer some limited basement coverage, including structural elements and essential equipment.

### DID YOU KNOW?

- More than 40% of all NFIP flood claims come from outside of high-risk flood areas between 2015 and 2019.
- One inch of flood water in a home could cause more than \$25,000 in damage.
- Most homeowners and renters insurance doesn't cover flood damage.