

Flood Insurance for Homeowners

What's Covered?

Floods are the nation's most common and costly natural disaster, with 98% of counties in the United States having experienced a flood. Did you know that most homeowners policies do not include coverage for all forms of water damage, in fact most do not cover flooding?

Flood insurance can fill those gaps. A National Flood Insurance Program (NFIP) flood insurance policy insures against damage sustained during flooding that covers two or more properties or two or more acres of normally dry land. The NFIP encourages people to purchase both building and contents coverage for the broadest protection.

EXTERIOR BUILDING COVERAGE

- Drywall
- Framing
- Walls
- Floors
- Electrical systems
- Insured building/foundation
- Central A/C equipment
- Window frames and panes

INTERIOR BUILDING COVERAGE

- Furnaces
- Cabinets
- Water heaters
- Window blinds
- Debris removal
- Some appliances
- Permanently installed carpeting
- Permanently installed bookcases

CONTENTS COVERAGE

if purchased separately

Dresser	Mattress and frame
Clothing	Artwork (up to \$2,500)
Couches	Kitchen table and chairs
Food freezers	Clothes washers and dryers
TV/electronics	



The NFIP, managed by the Federal Emergency Management Agency (FEMA), aims to reduce the cost of future flood damage by providing people with flood insurance through NFIP Direct and private insurance companies. Contact an agent to understand the coverages outlined in your homeowners insurance policy and identify where flood insurance can help. To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://www.floodsmart.gov/flood-insurance/providers) or call (800) 621-3362.