HOMEOWNERS/RENTERS INSURANCE
- DOES NOT cover damages to structure or contents due to floods

ANYONE can flood
- Inside the FEMA defined floodplain (Special Flood Hazard Area zones A1-A30, AE, AH, AO)
- Outside the FEMA defined floodplain (Areas B, C, X, or D, or unmapped by FEMA)

ANYONE can purchase flood insurance (in a community participating in the NFIP)
- Homeowners
- Renters
- Commercial businesses

TYPES OF COVERAGE
- Structural (homeowners, commercial property owners, landlords, farmers)
- Contents (renters, businesses, homeowners, farmers)

The FEMA defined floodplain represents the highest flood risk according to the assumptions of the National Flood Insurance Program.

ACTUAL FLOOD EVENTS CAN AND DO EXCEED THE FLOODPLAIN AREAS SHOWN ON A FEMA MAP

YOU MAY FLOOD even if you have been removed from a FEMA defined floodplain through the LOMA or LOMR-F process, your structure is shown to be outside a FEMA defined floodplain, or you are in an area unmapped by FEMA.

SOURCES OF FLOODS – ARE YOU AT FLOOD RISK?
- Rivers, creeks and streams (FEMA maps)
- Ice jams
- Melting snow
- Lake or reservoir flooding
- Above ground or buried pipeline failures
- Intense storms resulting in urban flooding, ponding, shallow flooding, or FLASH floods
- Failure or overtopping of levees, dikes, dams, canals, ditches, highway or railroad embankments
- Alluvial fans
- Mudsides
- GROUNDWATER SEEPAGE, SEWER BACKUP, AND LAND SUBSIDENCE IS COVERED ONLY IF DAMAGE IS A DIRECT RESULT OF FLOODING. Seasonal, continuous, intermittent or occasional groundwater seepage, sewer backup, or land subsidence is NOT covered.

WHAT IS A FLOOD?
- A general and temporary condition that impacts at least 2 acres or two properties
- In simplified terms, the water must move across the land and into the structure for flood damages to be claimed on a flood insured property

NEED TO GET A FLOOD INSURANCE ESTIMATE?
- Contact your insurance agent, or
- Go to WWW.FLOODSMART.GOV
  o ESTIMATE A PREMIUM
  o FIND AN AGENT

FLOOD DAMAGES ARE COVERED BY FLOOD INSURANCE REGARDLESS OF SOURCE, CAUSE, FREQUENCY OR TYPE OF EVENT, OWNERSHIP, OR INSIDE OR OUTSIDE A FEMA DEFINED FLOODPLAIN
FLOOD INSURANCE FACTS

- A claim can be submitted if there is flooding that occurs on at least two properties or on two acres.
- Claims are paid with or without a disaster declaration by the President.
- Unlike loans, claims have no payback requirement.
- Flood insurance policies are continuous and are not cancelled for repeat losses.
- Approximately 25% of all flood claims paid by the NFIP are outside of the FEMA defined floodplain (Special Flood Hazard Area; SFHA).
- For New Policies there is a 30-day waiting period after the premium is paid before the flood insurance is effective or a flood insurance claim can be made.
- There is no waiting period if financing, extending, or refinancing a new federally regulated loan.

WHAT IS A FLOOD?

A general and temporary condition of partial or complete inundation of normally dry land areas from:

- The overflow of inland or tidal waters;
- The unusual and rapid accumulation or runoff of surface waters from any source;
- Mudslides (i.e., mudflows) which are proximately caused by flooding and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.
- Groundwater seepage is not a flood. Groundwater seepage is not covered by flood insurance UNLESS there is a general condition of flooding in the area and the flood is the proximate cause of the seepage of water.
- Sewage backup and discharges or overflows from a sump, sump pump, or related equipment is not a flood and is not covered by flood insurance UNLESS there is a general condition of flooding in the area and the flood is the proximate cause of the sewage backup or sump pump discharge/overflow.

FLOOD Zone RISK DESIGNATIONS

HIGH:
On a FEMA Flood Insurance Rate Map, flood zones with a designation of A, AE, A1-A30, AH, AO, AR, or A99. These flood zones are also referred to as the Special Flood Hazard Areas (SFHAs). Mandatory flood insurance purchase requirements may apply.

LOW TO MODERATE:
On a FEMA Flood Insurance Rate Map, flood zone designations of B, C, or X. Flood insurance is available in participating communities but is not mandatory by regulation in these flood zones.

FEMA DEFINED FLOODPLAINS

On a FEMA Flood Insurance Rate Map, high risk flood zones are identified as Special Flood Hazard Areas and typically represent RIVER or COASTAL flood risk associated with a 1% chance of occurrence in any given year using FEMA National Flood insurance Program criteria. A common term of this high flood risk area is often referred to as “the 100-year floodplain.”

The FEMA defined floodplain represents the highest flood risk according to the assumptions of the National Flood Insurance Program. Actual flood events can and do exceed the floodplain areas shown on a FEMA map. You may flood even if you have been removed from a FEMA defined floodplain through the LOMA or LOMR-F process, your structure is shown to be outside a FEMA defined floodplain, or you are in an area unmapped by FEMA.

FLOOD INSURANCE PURCHASE REQUIREMENTS

MANDATORY:
Whenever a NEW federally regulated mortgage, home equity, home improvement, commercial, or farm credit loan on a FEMA map in an SFHA is increased, extended, or renewed, flood insurance is required for the life of the loan. Flood insurance is mandatory for buildings in FEMA identified high-risk floodplain areas (Special Flood Hazard Areas). This requirement applies to buildings located in SFHAs on FEMA’s flood maps including loans for manufactured (mobile) homes and commercial buildings.

OPTIONAL:
Structures in flood zone designations of B, C, or D OR IN AREAS UNMAPPED BY FEMA are eligible to purchase flood insurance but are not required by federal regulation.

PREFERRED RISK POLICIES are a lower-premium protection option available for buildings which house one to four families, and non-residential properties.

BASEMENT COVERAGE

Flood damages in a flood insured structure includes debris removal/cleanup expense and items used to service homes and buildings such as furnaces, air conditioners, water heaters, boilers, utility connections, circuit breaker boxes, pumps and tanks used for solar energy systems. Contents coverage for items in a basement would include freezers (and contents), washers and dryers located in the basement. Basement coverage DOES NOT include the personal contents of a finished basement such as furniture or carpeting, nor does it cover improvements such as finished (i.e. painted or paneled) walls, floors, and ceilings. Refer to the flood insurance policy for details.

COMMUNITY PARTICIPATING IN THE NFIP?

- Contact your community to learn if your community is participating and learn who your floodplain administrator is.
- Contact your insurance agent to learn if your community is participating in the NFIP.
- Go to “Community Status Book” on www.fema.gov to learn if your community is participating in the NFIP.

IF YOUR COMMUNITY IS NOT PARTICIPATING IN THE NFIP, FLOOD INSURANCE IS NOT AVAILABLE.

Created by Marijo Camrud, FEMA Region VIII 10/10/2007