Most homeowners insurance does not cover flooding.
But with flood insurance you're covered.
U.S. DEPARTMENT OF HOMELAND SECURITY
FEMA
NATIONAL FLOOD INSURANCE PROGRAM

Why You Need Flood Insurance

Flooding is the most common and costly natural disaster in the United States, affecting every region and state. Floods cause physical and emotional anguish, as well as financial devastation. In fact, just one inch of water in an average sized home can cause more than $25,000 in damage.

Federal disaster assistance is not always the answer. Most types of federal disaster assistance require a presidential disaster declaration and come in the form of low-interest disaster loans that must be repaid—with interest!

Only flood insurance reimburses you for flood damage, providing the necessary funds for recovery—and you don't have to pay it back.

Learn More

Call your insurance agent today to ask about the National Flood Insurance Program (NFIP). There is no better way to protect the life you've built.

To learn more, call the NFIP Help Center at **1-800-427-4661**, or visit **FloodSmart.gov**.

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With federal flood insurance, your home is covered. You'll be reimbursed up to:

- $250,000 for your residential property
- $100,000 for your personal belongings
- $500,000 for your non-residential property
- $500,000 for your non-residential property contents

Did you know?

- 1 in 4 flood insurance claims come from outside high-risk areas.
- Most homeowners and renters insurance policies do not cover flood damage.
- Flood insurance coverage for homeowners living in moderate- to low-risk flood areas can be as low as $325 a year!