

Who Is at Risk for Flooding?



Federal Emergency Management Agency, Washington, D.C. 20472
For more information, call **1-888-CALL-FLOOD** ext. 314 or
visit FEMA's Web Site at <http://www.fema.gov>

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Floods are the most common natural disaster in the U.S., and nearly everybody has some risk of flooding. Virtually every U.S. state and territory has experienced floods. The Federal Emergency Management Agency (FEMA) estimates that 10 million U.S. households are located in high flood risk areas.

Between 25 and 30 percent of all flood insurance claims are paid to people living outside these high risk areas.

The Great Flood of 1993, which ravaged the Midwest, was the worst flood in American history. That flood killed 48 people, affected 5,000 homes and caused \$16 billion in damages.

Floods occur when you least expect them. And your homeowners insurance will not cover your flood losses.

You can protect your home and its contents through the National Flood Insurance Program (NFIP), administered by FEMA. Flood insurance is available to owners and occupants of insurable property in communities participating in the NFIP.

A flood insurance policy, which you can purchase through your insurance company or agent, is the best way to recover from a flood.

Federal disaster assistance, only available if a flood is declared a Federal disaster, is often a loan you have to repay, with interest, in addition to your mortgage loan.

In contrast, flood insurance claims are paid even if a disaster is not Federally declared. A flood insurance claim will reimburse you for your covered losses — and never has to be repaid.

Contact your insurance company or agent. He or she can tell you what your flood risk is and can also provide you with more information about how to obtain Federally backed flood insurance.

Protect yourself, your home, your family and your financial future. Purchase a flood insurance policy today.

For more information about the NFIP and flood insurance, contact your insurance company or agent, or call the NFIP at **1-888-CALL-FLOOD, ext. 314**.

Residential Building Coverage:

Up to \$250,000 for single-family, two-to-four family, and other residential buildings

Commercial Building Coverage:

Up to \$500,000, including small businesses.

Contents Coverage:

Up to \$100,000 for contents of residential buildings. Up to \$500,000 for contents in non-residential buildings, including small businesses.

Renters Coverage:

Via separate contents coverage.