

## AT-A-GLANCE: FLOOD INSURANCE

Floods can happen anywhere - just one inch of floodwater can cause up to \$25,000 in damage. Most homeowners' insurance does not cover flood damage. Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets - your home, your business, your possessions.

### The National Flood Insurance Program (NFIP) offers two types of coverage: Building Coverage and Contents Coverage

#### Building coverage protects your:

- Electrical and plumbing systems
- Furnaces and water heaters
- Refrigerators, cooking stoves, and built-in appliances like dishwashers
- Permanently installed carpeting
- Permanently installed cabinets, paneling, and bookcases
- Window blinds
- Foundation walls, anchorage systems, and staircases
- Detached garages
- Fuel tanks, well water tanks and pumps, and solar energy equipment

#### Contents coverage protects your:

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Washer and dryer
- Portable and window air conditioners
- Microwave oven
- Carpets not included in building coverage (e.g., carpet installed over wood floors)
- Valuable items such as original artwork and furs (up to \$2,500)



#### What isn't covered by flood insurance?

When determining coverage, the cause of flooding matters.

Flood insurance covers losses directly caused by flooding. In simple terms, a flood is an excess of water on land that is normally dry, affecting two or more acres of land or two or more properties.

For example, damage caused by a sewer backup is covered if the backup is a direct result of flooding. If the sewer backup is not caused directly by flooding, the damage is not covered.

#### Resources:

- FEMA Flood Map Service Center: <https://msc.fema.gov/portal/home>
- All About Flood Maps and Zones: <https://www.floodsmart.gov/all-about-flood-maps>
- National Flood Insurance Program: <https://www.floodsmart.gov/>
- FEMA Flood Insurance: <https://www.fema.gov/flood-insurance>

