



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?

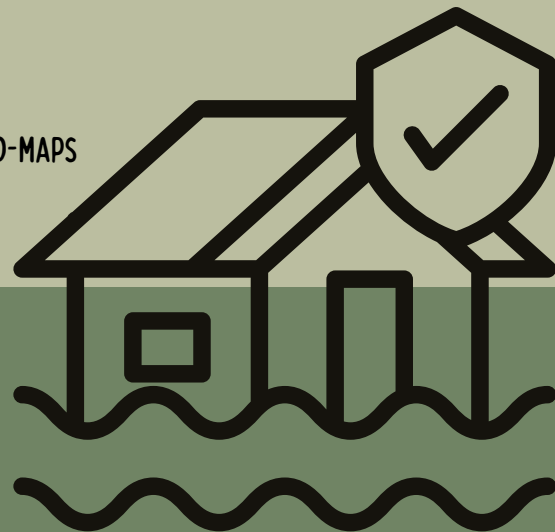
WHEN DETERMINING COVERAGE, THE CAUSE OF FLOODING MATTERS.

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](https://MSC.FEMA.GOV/PORTAL/HOME)
- ALL ABOUT FLOOD MAPS AND ZONES: [HTTPS://WWW.FLOODSMART.GOV/ALL-ABOUT-FLOOD-MAPS](https://WWW.FLOODSMART.GOV/ALL-ABOUT-FLOOD-MAPS)
- NATIONAL FLOOD INSURANCE PROGRAM: [HTTPS://WWW.FLOODSMART.GOV/](https://WWW.FLOODSMART.GOV/)
- FEMA FLOOD INSURANCE: [HTTPS://WWW.FEMA.GOV/FLOOD-INSURANCE](https://WWW.FEMA.GOV/FLOOD-INSURANCE)



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