

Flood insurance covers your home and belongings.

Whether you're a renter, homeowner, or business owner, the NFIP offers coverage for your structure (building coverage) and your personal property (contents coverage).

What does building flood insurance cover?

- Foundations
- Electrical and plumbing systems
- Central air conditioning
- Furnaces
- Water heaters
- Refrigerators
- Stoves
- Dishwashers
- Carpeting
- Window blinds
- And more

What does contents flood insurance cover?

- Clothing
- Furniture
- Televisions
- Portable and window air conditioners
- Portable microwaves
- Portable dishwashers
- Portable clothes washers and dryers
- Mini freezers
- Rugs
- Books, kitchenwares, computers/ electronics
- Valuables such as artwork and jewelry (up to \$2,500)*

Whether you rent or own, make sure to ask your insurance agent about contents coverage. For most standard policies, contents coverage is not automatically included with the building coverage.

The NFIP offers some basement coverage.

While flood insurance does not cover basement improvements (such as finished walls, floors, or ceilings), or personal belongings kept in a basement (such as furniture and other contents), it does cover structural elements and essential equipment kept in a basement, such as hot water heaters and furnaces.

*For more information, visit [FloodSmart.gov/standard-policy](https://www.floodsmart.gov/standard-policy).



Call your insurance company or insurance agent today to ask about flood insurance from the NFIP. There is no better way to protect the life you've built.

To learn more, call the NFIP at **877-336-2627** or visit [FloodSmart.gov](https://www.floodsmart.gov).

F-002 | May 2020

City of Independence Floodplain Management
Contact: David Cowan
davidc@independencesks.gov / 620.332.2541
www.independencesks.gov

NATIONAL FLOOD INSURANCE PROGRAM

Why do I need flood insurance?





Flood waters remain high in neighborhoods impacted by Hurricane Matthew in Lumberton, North Carolina.

It only takes one inch of flood water.

It may not seem like much, but one inch is enough to cause more than \$25,000 of damage. Luckily, flood insurance from the National Flood Insurance Program (NFIP) has you covered.

Whether your home floods due to a major hurricane or just a heavy rain, flood insurance helps cover the cost of repairing your home and replacing your belongings.

With flood insurance, you can protect the life you've built.

Most homeowners insurance does not cover flood damage.

After a flood event is when many property owners find out that standard homeowners and renters policies do not cover flood damage. Flood insurance is a separate policy that protects your most important financial asset—your home or business—from costly flood damage.

With flood insurance, you can insure your home for **up to \$250,000 for the building and up to \$100,000 for the contents.**

If you're a business owner, you can insure your commercial property for **up to \$500,000 for the building and up to \$500,000 for the contents.**

What if I don't live in a high-risk flood area?

Any area can flood. In fact, people outside of high-risk flood areas filed 40% of all NFIP flood insurance claims between 2015 and 2019.

If you live in the high-risk flood area, you may be required to purchase flood insurance.

Homes and businesses in high-risk flood areas with mortgages from government-backed lenders are required to have flood insurance.

While flood insurance is not federally required if you live in a low or moderate flood-risk area, your lender may still require you to have insurance.

Don't wait. Call today.

To purchase flood insurance, call your insurance company or insurance agent, the same person who sells your home or auto insurance.

Need help finding an insurance provider? Visit [FloodSmart.gov/find](https://www.floodsmart.gov/find) or call the NFIP at **877-336-2627**.

Unless you are a new homebuyer, there is usually a 30-day waiting period before a policy goes into effect. Learn more about exceptions to the 30-day waiting period at [FloodSmart.gov](https://www.floodsmart.gov).

Relying on disaster assistance alone may not help with recovery.

Federal disaster assistance is available only if the president declares a disaster. With a flood insurance policy, your home is covered even if a disaster is not declared.

Disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$9,000 on average.

By comparison, the average flood insurance claim payment in 2017 was more than \$90,000.



Hidden flood risks in your community.

Flooding can happen to anyone, anywhere—it doesn't just affect those who live near a body of water.

Runoff from new developments can cause flash flooding. Heavy rain after a wildfire can trigger a mudflow. Even a small stream could overflow and put your home at risk of flooding.

Flood insurance is a surefire way to protect your home, even when it doesn't face the obvious risks for flooding.

