

What Does Flood Insurance Cover?

Unlike a standard homeowner policy, flood insurance covers losses to your property caused by flooding. Some of the things a flood policy will cover include:

STRUCTURAL

- Structural Damage
- Furnace, water heater and air conditioner
- Flood debris clean up
- Flood surfaces such as carpeting and tile

CONTENTS

You can also buy a flood insurance policy to cover the contents of your home:

- Furniture
- Collectibles
- Clothing
- Jewelry
- Artwork
- Etc.

TYPES OF POLICIES

- Dwelling (most homes)
- General Property (apartment and businesses)
- Residential Condominium Building Association (condominiums).

It is important to know that if you have federally backed mortgage on a home located in a high-risk area, federal law requires you to purchase flood insurance. Also, if you have received a federal grant for previous flood losses, you must have a flood policy to qualify for future aid.

Contact your insurance agent or find an agent serving your area.

For more information about the NFIP and flood insurance, talk to your insurance company or agent, or call NFIP at 1-888-CALL-FLOOD (1-888-225-5356), ext. 445, or visit the NFIP web site at <http://www.fema.gov/business/nfip/>

Source: <http://www.floodsmart.gov>