...or Can It?
Floods can happen anytime, anywhere. When a flood strikes, the joy of home ownership turns to heartache.

There should be a law!

Backed by the U.S. Government, Federal flood insurance is available in more than 22,000 communities throughout the United States.

For more information about the NFIP and flood insurance, call
1-800-427-4661
or contact your insurance company or agent.

For an agent referral, call
1-888-435-6637

www.fema.gov/national-flood-insurance-program
www.floodsmart.gov
How Much Flood Insurance Should You Buy?

For federally secured financing in a Special Flood Hazard Area (SFHA), the law requires flood insurance in an amount equal to the outstanding principal balance of the loan, the value of the building, or the maximum coverage available, whichever is less. It also requires flood insurance to be maintained for the life of the loan.

While the law requires coverage only for the loan balance, you should consider protecting your equity. Primary residences and businesses should be insured to fully protect your building and its contents in case of a flood.

The NFIP provides up to $250,000 coverage for single-family residential buildings and up to $100,000 coverage for contents. Other residential and commercial property owners can also obtain flood insurance.