



In or Out of the High-Risk Flood Area—Everyone Needs Flood Insurance

In the wake of Hurricane Harvey in 2017, approximately 80 percent of households impacted by the storm did not have flood insurance.

Did you know?

- ✓ Floods are the nation's most common and costly natural disaster, causing billions of dollars in damage each year.
- ✓ Homeowners and renters insurance does not typically cover flood damage.
- ✓ Floods can happen anywhere. In fact, 98 percent of counties in the United States have experienced a flood and more than 20 percent of flood claims come from properties outside the high-risk flood zone.
- ✓ If your property is in a low-to-moderate flood risk area, your flood insurance could be much more affordable than you might think.

Just one inch of water in an average-sized home can cost more than \$25,000 in damage. You can recover faster and more fully after a disaster with flood insurance. Call your insurance agent and buy a policy today.

As long as your community participates in the National Flood Insurance Program, you can buy flood insurance for your property. There's typically a 30-day wait period between when you purchase the policy and when it becomes effective. Find questions to ask your agent to ensure you purchase the coverage you need at FloodSmart.gov.

What You Need to Know About Disaster Assistance:

You can submit a flood insurance claim even in the absence of a Presidential disaster declaration.

Most federal disaster assistance comes in the form of low-interest disaster loans from U.S. Small Business Administration (SBA).

A claim against your flood insurance policy could, and often does, provide more funds for recovery than those you could qualify for from FEMA or SBA after a Presidential disaster declaration.