

NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE FOR RENTERS

PROTECT THE THINGS YOU LOVE.

A standard renters insurance policy covers your personal belongings from theft, wind, or fire damage, but it typically doesn't cover flood damage.

A contents-only flood insurance policy from the National Flood Insurance Program (NFIP), sometimes referred to as a renters flood insurance policy, can insure personal items in your rental unit damaged by a flood. This separate insurance policy can cover thousands of dollars of potential personal property damage. Without it, you'd have to replace any flood-damaged clothes, furniture, electronics, and other possessions out-of-pocket.



FEMA





DID YOU KNOW?

While your landlord may have flood insurance to cover the building you live in, **their insurance will not cover your personal belongings.**

WHAT ARE FLOOD RISKS?

Floods can happen anywhere, at any time, even if you're far from water. There are hidden flood risks that can leave you and your valuable belongings vulnerable. Staying educated on hidden flood risks can ensure you and the life you've built stay protected. Some flood risks include:

- Runoff from new construction
- Sudden, heavy rainfall
- Rapid snow melt
- Changing weather patterns that bring heavier rains, wildfires, and mudflows
- Breached levees or released dams

DID YOU KNOW?

If you experience a flood, **you can seek federal disaster assistance, but it may not be enough to make a full recovery.** Disaster assistance is only available after a presidential disaster declaration, and typically comes in the form of a loan that must be repaid with interest.

DID YOU KNOW?

Flooding is the most common and costly natural disaster in the United States. In fact, **98% of counties in the U.S. have experienced a flood** and an average of **40% of NFIP claims come from outside Special Flood Hazard Areas (SFHAs)**.

WHAT DOES RENTERS FLOOD INSURANCE COVER?

Contents coverage in rental units above the lowest elevated floor (excluding subgrade basements) can cover up to \$100,000. It includes:



Clothing



Furniture



Televisions



Mattresses
and Bedframes



Mini fridges



Artwork



Rugs



Books



Kitchenware



Electronics

HOW ARE RENTERS FLOOD INSURANCE PREMIUMS CALCULATED?

Several factors are considered in determining a renters flood insurance premium. With Risk Rating 2.0: Equity in Action—the NFIP's new flood insurance rating methodology—FEMA is incorporating more flood risk variables like flood frequency, flood type, and distance to a water source. It also considers property characteristics such as elevation.

Your renters flood insurance premium may be calculated based on factors such as:

- Building age
- Building occupancy
- Number of floors
- The location of your contents
- Flood risk (i.e. flood zone)
- Claims history for the building
- The deductible you choose and the amount of coverage

For an in-depth comparison of renters property insurance with renters flood insurance, contact your insurance agent.

IS EVERYONE ELIGIBLE FOR RENTERS FLOOD INSURANCE?

Any renters living in a participating community can purchase flood insurance coverage. To learn if your community participates in the NFIP, check the Community Status Book at [Agents.FloodSmart.gov/community-status-book](https://agents.floodsmart.gov/community-status-book) or contact a community official or insurance agent.

HOW DO I PURCHASE RENTERS FLOOD INSURANCE?

NFIP policies have a 30-day waiting period after purchase before they take effect, **so do not delay**. You can purchase a renters flood insurance policy by contacting your insurance company or calling an independent insurance agent who can write flood insurance directly with the NFIP.

If you don't have an insurance company or if your insurance agent does not sell flood insurance, use our online tool at FloodSmart.gov/flood-insurance/providers or call **(877) 336-2627**.



ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To obtain more information about renters flood insurance policies through the NFIP, contact FEMA Mapping and Insurance eXchange (FMIX) at FEMA-FMIX@fema.dhs.gov or by calling **(877) 336-2627**.

For further details regarding your rental property's risk, visit FEMA's Flood Map Service Center at msc.FEMA.gov/portal/home.



FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.