

Most homeowners insurance
does not cover flood damage.

**But with flood
insurance, you're
covered.**



FEMA



FLOODING IS THE MOST COMMON AND COSTLY NATURAL DISASTER IN THE U.S.

Even if you don't live near water, your home is still at risk of flooding from changing conditions such as construction projects, surface erosion, or natural events. **In fact, an average of 40% of National Flood Insurance Program (NFIP) claims come from outside high-risk flood areas.**

Most types of federal disaster assistance require a presidential disaster declaration and come in the form of a low-interest disaster loan that must be repaid with interest. Only flood insurance will protect your property and belongings after a flood event.

For more information on flood insurance, call the FEMA Mapping and Insurance eXchange (FMIX) center at **(877) 336-2627** or email **FEMA-FMIX@fema.dhs.gov**.

For information on FEMA mitigation grants, please visit **FEMA.gov/grants/mitigation**.



With flood insurance from the NFIP, you're covered. Flood insurance can cover up to:

- **\$250,000** for your residential property
- **\$100,000** for your personal belongings*
- **\$500,000** for your commercial property
- **\$500,000** for your commercial property contents

**Available to homeowners and renters*