



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  
TDD 1-800-427-5593

<http://www.fema.gov/nfip>

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*National Flood Insurance Program*  
**Who Is at Risk  
for Flooding?**



**FEMA**

## Residential Building Coverage:

Up to \$250,000 for single-family, two- to four-family, and other residential buildings.

## Commercial Building Coverage:

Up to \$500,000, including small businesses.

## Contents Coverage:

Up to \$100,000 for contents of residential buildings. Up to \$500,000 for contents of non-residential buildings, including small businesses.

## Renters Coverage:

Up to \$100,000 for contents coverage.

# Who Is at Risk for Flooding?

*Who is at risk for flooding? The short answer is: Just about everyone.*

***Floods are the most common natural disaster in the U.S. Every state and virtually every U.S. territory has experienced floods.***

## Facts About Floods

- According to the Federal Emergency Management Agency (FEMA)—part of the U.S. Department of Homeland Security—10 million households in this country are located in areas of significant flood risk.
- Even so, 20 to 25 percent of all flood insurance claims are paid to people who live in low to moderate flood risk areas.
- The Great Midwest Flood of 1993, which inundated large parts of nine states for up to four months, was the worst flood in U.S. history. It destroyed or heavily damaged 49,000 homes, caused at least \$16 billion in property damage, and took 50 lives.
- More recently, Hurricane Isabel caused \$5 billion in property damage and claimed at least 55 lives in September 2003.
- Homeowners insurance does not cover flood damage!

## How to Protect What's Yours

You can protect your home, its contents, your business, and your financial future through the National Flood Insurance Program (NFIP), administered by FEMA. The NFIP provides federally backed flood insurance to owners and occupants of insurable property in the 20,000 communities that participate in the NFIP.

A flood insurance policy is the fastest and most economical way to recover from a flood. You can buy a policy through your regular insurance company or agent.

Don't make the mistake of assuming that federal disaster assistance will bail you out if your property is flooded. First of all, not every flood is declared a disaster. And, even when a disaster is declared, financial assistance usually takes the form of loans that must be repaid with interest.

In contrast, flood insurance claims are promptly settled, even when there is no federal disaster declaration. A flood insurance claim reimburses you for all of your covered losses—and unlike a loan, doesn't have to be repaid.

Don't gamble on floods any longer. Contact your insurance company or agent soon. He or she can provide information about how to buy the peace of mind that NFIP flood insurance affords.

**Call the National Flood Insurance Program today at: 1-800-427-4661**