

**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.

Any area can flood. In fact, 40% of National Flood Insurance Program (NFIP) claims came from outside high-risk flood areas between 2015 and 2019.

**Just one inch of floodwater in an average-sized home can cause more than \$25,000 in damage.**

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

### Learn more.

Contact your flood insurance company or agent to learn more about the NFIP.

**For more information, call the NFIP at 877-336-2627 or visit [FloodSmart.gov](https://www.floodsmart.gov).**



**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