

# FEMA Highlights National Flood Insurance on Insurance Awareness Day

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*Reminding Residents: “Where it rains, it can flood”*

WASHINGTON – On National Insurance Awareness Day, FEMA encourages all U.S. residents and businesses to check insurance policies, know your risk, and encourage friends and neighbors to consider protecting their home and property from flood risk. Flooding is the most common and most costly natural disasters in the United States and can hit almost anywhere. The National Flood Insurance Program (NFIP) is a vital resource for individuals, businesses, and communities to enable them to more fully recover from flooding.

“Our work to close the insurance gap across all hazards is key to building a culture of preparedness,” said FEMA Deputy Administrator Daniel Kaniewski. “We know that those with insurance experience less disaster suffering than survivors who are uninsured, especially after catastrophic events.”

“Flood insurance is critical to a more resilient community,” said David Maurstad, Chief Executive of FEMA’s National Flood Insurance Program. “More than 20 percent of flood claims come from properties outside high-risk flood zones. Just one inch of water in a home can cost more than \$25,000 in damage. More insured survivors, means a quicker path to recovery.”

Today, the NFIP manages flood risk for over 22,000 participating communities by providing insurance and protecting the natural and beneficial functions of floodplains through land use and development requirements. The program



supports over 5 million flood insurance policies, insuring over \$1.2 trillion in assets. Homeowners, renters and business owners with flood insurance can recover faster. Without flood insurance it may be too expensive to repair or rebuild. More insured survivors, means less disaster suffering. Unlike federal disaster aid, flood insurance pays policyholders even if there is no federal disaster declaration.

## Be Flood Smart

- Know your risks, do you have an insurance gap?
- Check your insurance policy, does it cover enough?
- Have a disaster plan, make sure your loved ones and your documents are safe

For more information on NFIP, search if your home is in a flood zone, or flood and hurricane preparedness, please visit is available at [www.floodsmart.gov](http://www.floodsmart.gov), <https://msc.fema.gov/portal> and [www.ready.gov](http://www.ready.gov). Or for more information on general flood insurance questions, contact the NFIP at 800-427-4661, or your local insurance agent.

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*FEMA's mission is helping people before, during, and after disasters.*

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