

FEMA Launches Direct to Customer Flood Insurance Premium Quoting Tool

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WASHINGTON -- Today, FEMA is announcing it is expanding ways people can access flood insurance products.

The National Flood Insurance Program (NFIP) is making it easier to access flood insurance pricing information by launching a Direct to Customer Flood Insurance Quoting Tool. Customers will be able to get a flood insurance policy quote for their property and be provided local and national carrier information to assist them in purchasing their quoted policy.

FEMA is expanding the tools for customers to learn about their flood risk, insurance costs and to close the insurance gap to create a more resilient nation. This effort means customers have a new way to learn about flood insurance and connect with companies that service flood insurance policies.

“I encourage Americans to visit Floodsmart.gov to get a flood insurance quote,” said Cameron Hamilton, Senior Official Performing the Duties of FEMA Administrator. “It’s quick and easy and takes just a few minutes. Insured survivors recover faster. With spring flooding and hurricane season both approaching fast, it’s important to take this first step so you can better protect the life you’ve built.”

“In this country, less than 4% of households have flood insurance, yet 99% of all communities have experienced a flood. FEMA is working to make flood insurance more accessible and promote customer choice with its Direct to Customer (D2C) initiative,” said Elizabeth Asche, Ph.D. the senior executive of the National Flood Insurance program.

“The D2C platform provides customers direct access to a property’s flood risk and the ability to purchase a flood policy from just about anywhere. We believe this new approach will appeal to customers that have never considered a policy before and we’re counting on it to help us narrow the insurance gap.”



Flooding is the most common disaster across America and it is not covered under most homeowner's insurance policies. Flood insured survivors are more resilient and recover more quickly following a disaster.

On average, 40% of NFIP flood insurance claims occur outside high hazard areas. That's why it's important to protect property with flood insurance even if one lives in an area with low-to-moderate flooding risk since it brings peace of mind to homeowners and renters no matter where they live.

FEMA encourages homeowners and renters nationwide to learn more about their unique flood risk by accessing the tool on [Floodsmart.gov](https://www.floodsmart.gov). This service is free and there is no cost to receive a quote.

Over the next year, the NFIP plans to expand the tool so customers will have the option to purchase policies directly through the tool.

Currently, the National Flood Insurance Program provides about \$1.3 trillion in coverage for approximately 4.7 million policyholders in about 22,500 communities across the nation.

To learn what's covered under an NFIP policy visit www.floodsmart.gov/whats-covered.

