



FEMA



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

FEMA P-2108 | May 2020

NATIONAL FLOOD INSURANCE PROGRAM

Flood Insurance for Renters



FEMA





Protect the things you love.

If you are a renter, purchasing a standard renters insurance policy covers your personal belongings from theft, wind, or fire damage. A standard renters insurance policy typically doesn't cover flood damage.

While your landlord may have flood insurance to cover the building you live in, their insurance will not cover your personal belongings.

Only a separate flood insurance policy can cover items damaged in a flood. Without it, you'd have to replace any damaged clothes, furniture, electronics, or other possessions out of pocket. A low-cost renters flood insurance policy can cover thousands of dollars of potential personal property damage.

DID YOU KNOW?

- Flooding is the most common and costly natural disaster in the United States. It is often an emotionally and financially devastating experience.
- If you suffer a flood, you can seek federal disaster assistance, but it may not be enough to make a full recovery. Most homeowners policies don't cover flood losses, only flood insurance covers the cost of flood damage.
- Any area can flood. In fact, 40% of NFIP claims came from outside high-risk flood areas between 2015 and 2019.

What does renters flood insurance cover?

Contents coverage (also known as renters flood insurance) in rental units above the lowest elevated floor¹ can cover up to \$100,000 and includes:

- Clothing
- Furniture
- Televisions
- Portable and window air conditioners
- Portable microwaves
- Portable dishwashers
- Portable clothes washers and dryers
- Mini fridges
- Valuables such as artwork and jewelry (up to \$2,500)
- Rugs
- Books, kitchenwares, computers/electronics

How do I purchase renters flood insurance?

The price of flood insurance depends on where you live and your desired coverage. **A renters flood insurance policy can start at \$100 a year, including taxes and fees.** It takes 30 days for an NFIP policy to take effect, so **do not delay.** To buy NFIP flood insurance, call your insurance agent or company for more information.

Have questions about flood insurance?

If you have renters or car insurance, ask your agent or insurance company for more information on your renters flood insurance coverage options.

Call the NFIP at 877-336-2627, or visit [FloodSmart.gov](https://www.floodsmart.gov).

¹ Not available in a subgrade basement