



Get FloodSmart

Agents.FloodSmart.gov

Flood Risk and Flood Insurance

The FloodSmart Campaign



In 2004, the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) identified the critical need to educate communities nationwide about the risk of flooding and the importance of flood insurance coverage. In response to this need, the NFIP developed FloodSmart, a comprehensive, integrated marketing campaign to educate and inform property owners, renters, partners and stakeholders about the importance of knowing their flood risk and how flood insurance can reduce the financial impact of damage from flooding.

The campaign promotes awareness about the threat of flooding caused by weather-related events such as rain, tropical storms and hurricanes. Awareness of flood risk drives people to visit FloodSmart.gov and to call a toll-free phone number to learn how they can protect their homes and businesses from the financial impact of floods by purchasing flood insurance, and to locate an insurance agent who sells flood insurance in their area if they do not already have one.

After a flood, FloodSmart also provides immediate information to the media in communities with flood-damaged property to help policyholders process their flood insurance claims and begin the rebuilding process.

Campaign Strategy

FloodSmart promotes flood insurance nationwide, not only among those who live in high-risk areas, but also among those who live in moderate- to low-risk areas. Everyone is at risk for flooding and FloodSmart reminds people in moderate- to low-risk areas that their risk is reduced, not removed. In addition, the campaign targets people in high-risk areas with a greater and more consistent emphasis on the importance of flood preparedness and protection.

Core Campaign Elements

Through TV, print, radio, online advertising, websites (FloodSmart.gov for consumers and Agents.FloodSmart.gov for insurance professionals) and consistent media and partner relations, the campaign employs direct public outreach to gain the most exposure to the message.

FloodSmart Partner Network

The NFIP also strongly relies on close ties with partners in the insurance industry and other related stakeholders. FloodSmart builds partner relationships and engages stakeholders to serve as resources of information for homeowners, business owners, and renters. Through consistent communications such as news alerts, newsletters, attendance at partner conferences and in-person meetings, and industry-focused paid media, the campaign ensures that partners are up-to-date and informed about NFIP activities and the status of the program.

Consumers can visit FloodSmart.gov to learn more about how to prepare for a flood, how to purchase a flood insurance policy and what the benefits are of protecting homes and property against flooding and can call **1-800-427-2419** to locate a flood insurance agent in their area.

Since the campaign's launch, the NFIP has grown to more than 5.5 million flood insurance policies in force in more than 21,800 participating communities nationwide. Current policies represent more than \$1.2 trillion worth of coverage.



FEMA

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