



Insurance Moonshots

Overview

Insured survivors are able to recover quicker and more fully from a flood or other catastrophic event than their uninsured neighbors. That is exactly why FEMA is committed to closing the insurance gap across the nation.

Last month, Administrator Brock Long released the agency's strategic goals for 2018-2022. This plan seeks to unify emergency management across the nation and invites the whole community to join us in embracing these priorities. One of these goals is creating a culture of preparedness, which includes an ambitious "moonshot" to double the number of properties covered by flood insurance by 2022. Plain and simple, we need more insured survivors.

We have developed this stakeholder starter kit to help our partners carry this message into their communities and advance our nation's resiliency. This starter kit consists of key messages and templates that you can leverage to communicate the crucial role insurance plays in disaster recovery.

By partnering with other federal and state agencies, local and tribal governments, territories, academia, the private sector, and non-governmental organizations, we can increase the number of insured Americans. We can create a stronger, more resilient nation—one action, one community at a time.

All materials should be customized to speak directly to your specific audiences. Yellow areas indicate language that is meant to be modified.

In this document you'll find:

- Key Messages
- Press Release Template
- Op-Ed Templates
- Social Media
- Factsheets

If you have questions or feedback about this starter kit, please reach out to Courtney Gordon, at courtney.gordon@fema.dhs.gov

Key Messages for Stakeholders

- The decision about whether or not to buy flood insurance should not be based on a line on a map. Where it can rain, it can flood.
- Doubling the number of properties with flood insurance from 4 million to 8 million, will help individuals recover quicker and more fully from a flood.
- Flooding can happen anywhere, not just in high-risk areas.
 - In the United States, 98 percent of counties have experienced a flooding event.
 - People outside of high-risk areas also need to be prepared. Right now, they aren't—81 percent of the owners of Hurricane Harvey-damaged property outside the high-risk flood areas did not have a flood insurance policy.
- Without flood insurance, survivors must recover with loans and very limited federal assistance.
 - The maximum amount of Individual Disaster Assistance through FEMA available to survivors after a presidentially declared disaster is \$34,000 for temporary housing, rental assistance, limited home repairs, and other serious disaster related needs.
 - For example, in Harris County, Texas, the average National Flood Insurance Program (NFIP) insurance claim payment was \$113,000 and the average Individual Assistance grant was \$4,200.
- Don't delay, NFIP flood insurance policies can take up to 30 days to go into effect.
 - Visit [FloodSmart](#) or call 800-427-4661 to learn more about flood insurance.
 - And remember, most homeowners and renters insurance do not cover flood damage.
- There are specific actions you can take to help close the insurance gap across the nation and ensure Americans are protecting the homes and lives they've built.
 - **State Emergency Managers:**
 - Incorporate flood insurance into your preparedness and recovery messaging.
 - Share the importance of flood insurance through your social media channels. We have developed content that you can share on your social media channels that highlights the value of insurance and encourages people to purchase flood insurance.
 - If you don't already have one, develop a relationship with your state insurance commissioner and discuss ways you can partner before a disaster to build communities' resilience through insurance.
 - Encourage your county emergency managers to consider the importance of flood insurance in the emergency management cycle and how they can help make their communities more resilient against future floods.
 - Continue to connect with our Regional Flood Insurance Liaisons who can provide you more information about the National Flood Insurance Program, the coverage amounts in your state, and ways you can work together to close the insurance gap in your communities.
 - **Industry/Private Sector Partners:**
 - Help your customers understand the risk they face for all disasters and take action to protect the life they've built through insurance.
 - Provide them with options and resources to mitigate their home to bring down the cost of insurance.
 - Share the importance of flood insurance through your networks and marketing channels. FEMA has content that you can share on your social media channels that highlights the value of insurance and encourages people to protect their homes.

○ **General Public:**

- Contact your homeowner's insurance agent about purchasing a flood insurance policy. Flood insurance policies can take up to 30 days to go into effect and most homeowners and renters insurance does not cover flood damage.
- Visit [FloodSmart.gov](https://www.floodsmart.gov) or call 1-800-427-4661 to learn more about flood insurance and to find an agent in your area, if you don't already have one.
- Share the importance of flood insurance through your social media channels.

Press Release Template

Release Date: Month X, 2018

Title: [town/market] Urges Residents to Buy Flood Insurance Before it Floods

Resilience is the backbone of emergency management and insurance is an important part of disaster recovery. As such, [town/market] joins the Federal Emergency Management Agency (FEMA) in reminding people to purchase insurance before there is a flood and it's too late. FEMA has made closing the insurance gap a part of its strategic priorities, since insurance prepares people financially to recover quicker and more fully after a disaster. Flood insurance, even if it is not required, should be considered since most homeowners and renters insurance policies typically do not cover flood.

Many people think their property won't flood, if it didn't in the past or they do not need it because individual disaster assistance from FEMA will fill in the gap of not having a policy. Although federal disaster assistance does provide limited temporary financial relief, it will not make you whole and too often people are left relying on their savings and other means to recover.

For this reason, property owners are urged to take action today and buy flood insurance.

Flooding is the most common and costly natural disaster in the United States, and it often happens in low- and moderate-flood risk areas. Last year, Hurricane Harvey resulted in more than 19 trillion gallons of rainfall over the state of Texas, resulting in flooding that caused more than \$125 billion dollars in damage. However, there doesn't need to be a large amount of rain for it to flood and cause serious damage. Just one inch of water in a home can cost more than \$25,000 in damage.

There are other hurricane preparation steps residents should consider, such as assembling a go-bag with emergency disaster supplies like flashlights, batteries, cash, first aid supplies, medications, and copies of critical documents. Residents should also establish an evacuation route and make a family communications plan. Visit Ready.gov/hurricanes for more information.

Flood insurance policies typically take 30 days to go into effect. Don't wait until disaster strikes to learn that you're not covered, call your insurance agent today.

If you don't already have an agent, visit www/floodsmart.gov or call **1-800-427-4661** to learn more about flood insurance and to find an agent in your area.

Op-Ed

Suggested Headline: Prepare for the Unexpected; Protect the Life You've Built

Op-Ed Text:

Last year's hurricane season reminds us that disasters can happen anywhere, and often without warning.

After the devastating flooding that hit Houston, Jacksonville, Atlanta, New Orleans, and Charleston in 2017, residents along the Gulf Coast and Eastern seaboard want to learn from those disasters and prepare for the next storms.

As difficult as it is to prepare for the unexpected, there are steps that [market] residents can take now to ensure that their homes and communities are protected. The Federal Emergency Management Agency (FEMA) advises all residents to prepare a go-bag with emergency disaster supplies like flashlights, batteries, cash, first aid supplies, medications, and copies of critical documents. Residents should also establish an evacuation route and make a family communications plan. Visit [Ready.gov/hurricanes](https://www.ready.gov/hurricanes) for more information.

One of the most important steps residents can take today to prepare for hurricane season is to buy flood insurance.

The fact is, flooding is the most common and costly natural disaster in the United States, and a flood event doesn't have to be the size of Hurricane [Matthew/Irma/Harvey] to cause serious damage. Just one inch of water in a home can cost more than \$25,000 in damage. And most homeowners and renters policies typically do not cover flood damage.

"Research shows that individuals who have flood insurance recover more quickly and fully after a flooding event than those who do not," said David Maurstad, FEMA's deputy associate administrator for insurance and mitigation. "If residents complement their insurance portfolios with this extra layer of flood protection, they can better protect the lives they've built."

As residents prepare for storms, it's also important for local agencies, state and federal partners, elected officials, and the private sector to work together to identify where [market] is at-risk and implement the necessary steps needed, such as stronger building codes and land use planning and zoning, to protect the community.

A community that works together can plan for a safer future no matter what may come.

Contact an insurance agent to purchase flood insurance today. Visit [FloodSmart.gov](https://www.floodsmart.gov) or call 1-800-427-4661 to learn more about how to prepare for a flood and where to purchase flood insurance, if you don't already have an agent.

Social Media

Twitter

- Is your family prepared for #hurricane season? Be #FloodSmart and add flood insurance to your to-do list this week. [check emoji] (Graphics #1-3)
- [3 emoji][0 emoji] days [calendar emoji]. That's the typical amount of days that it takes for #flood insurance policies to take effect. Visit floodsmart.gov to help protect you in the event of a disaster. #FloodSmart (Graphic #8)
- 1 inch of flooding can result in >\$25k in damage to your home. Protect the life you've built with flood insurance: floodsmart.gov #FloodSmart (Graphic #6)
- In the event of a hurricane, there are many things that we do to prepare our homes. Help protect your wallet, too, with a flood insurance policy: [Floodsmart](https://floodsmart.gov) #FloodSmart (Graphics #1-3)

Facebook

- What's on your to-do list this week? Add getting #FloodSmart to your list. One call to your insurance agent can ensure you get the coverage that makes sense for you! (Graphic #9)
- Waiting until a disaster strikes is too late. Most flood insurance policies take 30 days to go into effect. Talk to an agent near you: 1-800-427-4661. #FloodSmart (Graphics #1-3)
- Just one inch of flooding can cost you more than \$25,000. You can reduce the financial burden of flood damage with a flood insurance policy. Visit [Floodsmart](https://floodsmart.gov) and get #FloodSmart. (Graphic #5)
- Today's the day to prepare for the next hurricane. Making sure you have flood insurance may be the most important thing you can do to prepare: [Floodsmart](https://floodsmart.gov) #FloodSmart (Graphic #9)
- Mitigation investment means spending now to save later. Prevent risks from getting worse, protect lives and property from being damaged or lost, educate people to be aware and prepared, and work together to build a stronger, more resilient nation.

Graphics

Use the below graphics with the designated copy.

Graphic #1



Graphic #2



Graphic #3



Graphic #4



Graphic #5



Graphic #6



Graphic #7



Graphic #8



Graphic #9



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In or Out of the High-Risk Flood Area—Everyone Needs Flood Insurance

In the wake of Hurricane Harvey in 2017, approximately 80 percent of households impacted by the storm did not have flood insurance.

Did you know?

- ✓ Floods are the nation's most common and costly natural disaster, causing billions of dollars in damage each year.
- ✓ Homeowners and renters insurance does not typically cover flood damage.
- ✓ Floods can happen anywhere. In fact, 98 percent of counties in the United States have experienced a flood and more than 20 percent of flood claims come from properties outside the high-risk flood zone.
- ✓ If your property is in a low-to-moderate flood risk area, your flood insurance could be much more affordable than you might think.

Just one inch of water in an average-sized home can cost more than \$25,000 in damage. You can recover faster and more fully after a disaster with flood insurance. Call your insurance agent and buy a policy today.

As long as your community participates in the National Flood Insurance Program, you can buy flood insurance for your property. There's typically a 30-day wait period between when you purchase the policy and when it becomes effective. Find questions to ask your agent to ensure you purchase the coverage you need at FloodSmart.gov.

What You Need to Know About Disaster Assistance:

You can submit a flood insurance claim even in the absence of a Presidential disaster declaration.

Most federal disaster assistance comes in the form of low-interest disaster loans from U.S. Small Business Administration (SBA).

A claim against your flood insurance policy could, and often does, provide more funds for recovery than those you could qualify for from FEMA or SBA after a Presidential disaster declaration.



Flood insurance is essential for any homeowner, business owner, or renter. This fact sheet is intended to help property owners become flood smart and get important answers to questions about buying a National Flood Insurance Program (NFIP) policy.

If your property is located in a community that participates in the NFIP, you can and should inquire about purchasing flood insurance. There's typically a 30-day wait period between when you purchase the policy and when it becomes effective, so timing is very important.

Call your insurance agent to discuss purchasing flood insurance. The agent who sold you your homeowners or renters insurance should be able to sell you a flood insurance policy. If not, you can find an agent by calling the NFIP Help Center, at 1-800-427-4661.

Helpful Questions to Ask your Insurance Agent:

- ✓ Ask the right questions so you can buy the flood coverage you need:
 - Does my homeowners insurance cover flood?
 - What flood zone do I live in? What is my property's flood risk?
 - What will and won't be covered?
 - How much coverage should I purchase for my building and for my contents?
 - When will my policy become effective?
 - Will my policy provide Replacement Cost Value or Actual Cash Value—and what's the difference between the two?
 - Do I qualify for a Preferred Risk Policy (PRP)?
 - Does my community participate in the NFIP's Community Rating System (CRS)? If so, does my home qualify for a CRS rating discount?
 - Is flood insurance mandatory for my property? Will the lender require it?
 - Are there additional expenses or agency fees?
 - How can I pay for my policy?
 - How do I renew my policy?

- ✓ Visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more about "How to Buy" and information about the following:
 - Steps you can take to reduce the cost of your flood insurance.
 - Information about coverage and deductibles.
 - Exceptions that may allow your NFIP coverage to go into effect immediately.