



FEMA



For more information about the NFIP and flood insurance, visit [FloodSmart.gov/PuertoRico](https://www.floodsmart.gov/PuertoRico), or call 800-427-4661.

If you are deaf or hard of hearing, or if you have a speech disability and use relay services, call 711 from your TTY.

NATIONAL FLOOD INSURANCE PROGRAM

# PROTECT THE LIFE YOU'VE BUILT.

Flood insurance coverage for your personal property





## Your Personal Belongings

Protect what's important to you. When flood waters damage your possessions, it can be emotionally and financially devastating. Having flood insurance safeguards your belongings, and helps your family recover after a flood.

Whether you're a renter, homeowner, or business owner, the NFIP offers personal property coverage (contents coverage) to make sure the things inside of your home are protected.

### Did you know?

After a flood, federal disaster assistance may kickstart your recovery, but it is not enough for a full recovery. Low-interest disaster loans provided must be repaid with interest. Flood insurance reimburses you for flood damage and you don't have to pay it back. Unlike private insurers, the NFIP is endorsed by the federal government—so you can trust that you will receive **reimbursement on time after a disaster**.

### What does flood insurance cover?

Clothing • Furniture • Televisions • Radios • Portable and window air conditioners • Microwaves • Dishwashers • Washers • Dryers • Freezers and food inside • Valuables such as artwork (up to \$2,500) • And more

If you own your home, you can get additional coverage for the physical structure of the building.

## Lower-cost content coverage options

If you live in a low- to moderate-risk flood area, the NFIP offers a lower-cost flood insurance option: the Preferred Risk Policy (PRP). PRPs offer the same protection for your belongings as a high-risk policy, but at a more affordable rate.

**In fact, you can buy a PRP starting at \$100 dollars a year, including taxes and fees.**

Preferred Risk Policy Contents Coverage Cost	
Amount of Coverage	All-in Annual Cost
\$8,000	\$99
\$12,000	\$132
\$20,000	\$179
\$30,000	\$204

Rates reflect Preferred Risk Policy contents-only coverage as of Jan. 1, 2019. To be eligible for a PRP, you must live in the low- to moderate-risk flood areas—zones B, C, X, AR, or A99. If you live in zones A or V, call your insurance agent to learn about Standard Flood Insurance Policy rates. Find your zone at [FloodSmart.gov/PuertoRico](https://www.floodsmart.gov/PuertoRico).

## How to purchase a policy

Don't wait until the next storm. Purchase flood insurance today. There is 30-day waiting period before an NFIP policy goes into effect. To buy NFIP flood insurance, call your insurance agent—the same person who sells you home or auto insurance.

### Have questions about flood insurance?

**Call the NFIP Help Center at 800-427-4661, or visit [FloodSmart.gov/PuertoRico](https://www.floodsmart.gov/PuertoRico).**

