

# Don't Get Caught Without Flood Insurance

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AUSTIN, Texas — Disaster can strike unexpectedly, as it did for many Hurricane Harvey survivors who never expected their homes to flood. Sign up for flood insurance today and help protect yourself against the cost of catastrophic water damage.

Flooding is the most common and costly natural disaster in the United States, and it can occur almost anywhere — not just in high-risk areas. A single inch of water in an average home can cause more than \$26,000 in damage.

But homeowners and renters insurance typically do not cover flood damage.

If your community participates in the National Flood Insurance Program (NFIP), you can cover a single-family home for up to \$250,000 and its contents up to \$100,000. Renters can cover contents up to \$100,000, and non-residential property owners can insure a building and its contents for up to \$500,000 each.

A flood insurance policy generally takes effect 30 days after purchase.

NFIP is only available in communities that participate in the program and pass floodplain management regulations to reduce the impact of future weather events. To find out if you're in an NFIP community, contact your insurance agent or your local floodplain manager.



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If your agent does not sell flood insurance, call 800-427-4661 for a referral and more information on NFIP. You can also find more information at [www.FloodSmart.gov](http://www.FloodSmart.gov) or [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program).

Nearly every major city in Texas is vulnerable to flooding. Don't assume your area won't flood because it hasn't in the past: Your risk of flooding can change considerably as factors like drought and urban development affect the ground's surface.

Nationwide, 26 percent of flood insurance claims come from areas considered to be at low or moderate risk for floods. In those areas, property owners may qualify for a Preferred Risk Policy, which provides the same level of coverage as a standard policy but costs only a few hundred dollars a year.

After Harvey, more than 91,000 Texans filed flood insurance claims, and NFIP has paid an estimated \$8.8 billion for those claims. If your home or business floods while it is uninsured, federal assistance will only be available if the president declares a disaster. Even then, assistance will likely be provided in the form of a low-interest loan that must be paid back.

For additional information on Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at [www.fema.gov/disaster/4332](http://www.fema.gov/disaster/4332), Facebook at [www.facebook.com/FEMAHarvey](https://www.facebook.com/FEMAHarvey), the FEMA Region 6 Twitter account at [www.twitter.com/FEMARegion6](https://www.twitter.com/FEMARegion6) or the Texas Division of Emergency Management website at [www.dps.texas.gov/dem/](http://www.dps.texas.gov/dem/).



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