

# Hurricane Irma Flood Insurance Payments Top \$1 Billion in Florida

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## *Officials Tout NFIP Coverage as First Line of Defense Against Flooding*

Orlando, Fla. – Nearly two years after Hurricane Irma struck Florida, FEMA's National Flood Insurance Program (NFIP) has paid more than \$1 billion towards 21,949 flood insurance claims by policyholders whose properties were flooded during the historic storm.

Although Florida has more NFIP policies in force than any other state, officials continue to urge Florida homeowners, renters and business owners to contact their insurance agent and insure their properties from flooding. The reason is simple: Those who manage risk through insurance recover faster and more fully after a disaster.

“One of the most important steps you can take to prepare for hurricane season is to buy flood insurance,” said Federal Coordinating Officer Gary Stanley, the FEMA official in charge of Florida’s Hurricane Irma recovery efforts. “Homeowner’s insurance does not cover losses from flooding, so don’t wait, purchase flood insurance today. A policy typically takes 30 days to go into effect, so when the next storm is on its way, it could be too late.”

Properties in or out of a high-risk flood area have a one in four chance of flooding during the life of a 30-year mortgage. Flood insurance is available for anyone who lives in a NFIP-participating community, regardless of whether your property is in a high or low-risk flood zone. In fact, NFIP policies are less expensive for those not in a high-risk area.

A policy can be purchased through any state-licensed, or regulated insurer. Talk to your insurance agent today.

For more information about the NFIP and flood insurance, call 800-427-4661 or go online to [www.floodsmart.gov](http://www.floodsmart.gov).



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