

# Ensure you're covered today: June 28 is National Insurance Awareness Day

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AUSTIN, Texas — Do you know how likely your home is to flood? Will you have enough insurance in case of a disaster? Should you buy supplemental flood, wind or hail coverage?

June 28 is National Insurance Awareness Day, a perfect time to assess your risks and coverage.

Some areas are more likely to flood than others, but it can flood anywhere it can rain. Go to <https://msc.fema.gov/portal> to find your area's flood-hazard map and other tools to better understand your flood risk.

Flooding is the most common and most costly natural disaster in the United States, and homeowners and renters insurance policies will not cover damage caused by flooding. Depending on where you live, those policies might or might not protect against hail and wind damage. Learn more about homeowners, flood, wind and hail insurance at <https://go.usa.gov/xQ7px>.

After Hurricane Harvey, 92,000 Texans received National Flood Insurance Program (NFIP) payouts, totaling an estimated \$8.92 billion. NFIP coverage is only available in communities that participate in the program and pass floodplain management regulations to reduce the impact of future weather events.



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To find out if you're in an NFIP community, contact your insurance agent or your local floodplain manager. If your agent doesn't sell flood insurance, call 800-427-4661 for a referral. For more NFIP info, visit [www.fema.gov/NFIP](http://www.fema.gov/NFIP).

Homeowners can acquire up to \$350,000 of flood coverage if their community participates in NFIP, with \$250,000 for the building itself and another \$100,000 for its contents. Renters can cover contents up to \$100,000, and commercial property owners can purchase \$500,000 of structural coverage and \$500,000 of coverage for contents.

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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