

Be Prepared for Floods

Floods are the number one natural hazard in the United States, causing millions of dollars in property damage every year. An inch of water can cost the average homeowner thousands of dollars in costs.

Homeowners Insurance v. Flood Insurance: What's Covered?

Flood damage caused from above (e.g. heavy rains) is most likely covered by your homeowner's, renter's, or condo policy. However, if flood damage is caused from below (e.g. water seeping through basement walls or floors, sewer back-up into the basement, or sump pump failure), you probably need flood insurance.

You can purchase Flood insurance through the federal government's [National Flood Insurance Program](#). Rates are federally set and will not differ from company to company. When new flood maps are issued, your flood risk may become higher or lower, which can affect what you pay for flood insurance.

The standard flood insurance policy pays for direct physical damage to your insured property up to the replacement cost or actual cash value of damages or the policy limit of liability, whichever is less. Ask your insurance agent about flood coverage or search for a local agent at www.FloodSmart.gov.

How Do I File a Claim?

Contact your insurance agent for help in filling out claim forms. If you have questions about your flood insurance or you need help in locating your flood insurance company, you may call (800) 427-4661.

For more information, visit the Division of Insurance website at [Flood Assistance and Insurance Information](#).

Prepare for Potential Floods

- Raise or anchor all equipment that is below base flood elevation.
- Install and maintain a sump pump.
- Familiarize yourself with the emergency flood plan for your area.
- Prepare an emergency supply kit including a three-day supply of water and non-perishable food, first aid kit, a battery-powered radio, flashlight, and extra batteries.

What do I do after a flood?

- Listen to the news to learn whether your community's water is safe to drink.
- Avoid floodwaters since they may be contaminated.
- Be aware of roads where floodwaters have receded since they could collapse under a car's weight.
- Service damaged septic tanks and related systems as soon as possible.