



# Flood Insurance: What You Need to Know

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# Flood coverage

Hurricanes and tropical storms often bring storm surge and flooding. **Significant damage from flooding can occur hundreds of miles from the coast.** That's why it is important to note that standard homeowners policies do not cover floods. Residents must have a separate flood policy.

*Understand your flood risk and take precautions such as buying flood insurance.*

## HOMEOWNERS INSURANCE vs. FLOOD INSURANCE



Homeowners insurance covers **WIND AND FIRE** damage caused by disasters

Flood insurance must be purchased as a **SEPARATE POLICY** under the National Flood Insurance Program



There is a **30-DAY WAITING PERIOD** before flood coverage becomes effective

Don't wait until a storm is on radar—**REVIEW YOUR INSURANCE COVERAGE TODAY**





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# Flood coverage

## What Does Flood Insurance Cover?

- ✓ Flood insurance covers direct physical losses by flood and losses resulting from flood-related erosion caused by waves or currents of water accompanied by a severe storm, flash flood, abnormal tide surge, or a similar situation which results in flooding.
- ✓ The standard policy for homeowners covers structural damage, damages to heating and air conditioning systems and cleanup associated with a flood. In addition, you can purchase coverage for the contents of your home as part of the flood policy.
- ✓ Buildings are covered for replacement cost but coverage for personal possessions is available on an actual cash value basis only. Coverage for the contents of basements is limited and usually only covers a home's foundation elements and equipment items such as the furnace, water heater, circuit breakers, etc.



## RESOURCES (click to view page)

[National Flood Insurance Program](#)

[Tips for Filing Your Flood Insurance Claim](#)

[Federal Disaster Assistance](#)

[American Red Cross: Preparing for a Flood](#)

[Insurance Institute for Business and Home Safety](#)



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# Flood coverage


## Flood insurance and federal disaster assistance


Federal disaster assistance may be available in the form of grants and loans if a flood has been declared a federal disaster. People who receive federal disaster assistance for a flooded building will need to obtain flood insurance. While disaster assistance may be available, due to the extensive damage that often accompanies floods, it generally falls far short of what is needed to rebuild after the loss.


[www.fema.gov](http://www.fema.gov)


## RECOVERING from a FLOOD



**1**  **LIST** damaged items to be replaced or repaired

**2**  **CONTACT** your insurance agent or company to discuss your claim

**3**  **USE CAUTION** when hiring a contractor or other workers to repair and clean up flood damage

 Water damage is typically covered under an auto policy's **COMPREHENSIVE INSURANCE** coverage

A vehicle with significant flood damage should have its **TITLE BRANDED** as a flood-damaged vehicle 

 **ROAD FLOODED**  Driving or walking, when faced with a flooded road, **"TURN AROUND DON'T DROWN"**



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## Vehicles damaged by flood waters

Water damage to a vehicle is typically covered under an auto policy if the policyholder has chosen to purchase “comprehensive” physical damage coverage.

Be cautious about attempting to start a vehicle that has been exposed to flood waters, and if your vehicle is missing report it to the police.

### **If your vehicle is damaged by flooding, take the following steps:**

- ✓ If the water got above the floorboards, or the seats are wet, do not try to start the car. The electrical system is the most sensitive to water damage and trying to start the car could cause more damage.
- ✓ Open the hood and check the air filter, which is easy to find under the hood. If it is wet, do not try to start the car.
- ✓ Report the loss to the covering insurer, and protect the car from further damage by covering any broken windows, etc.

