



# FLOOD FAQ

## **Q: WILL MY INSURANCE POLICY COVER FLOODING?**

**A:** No, your standard insurance policy will not cover flood-related losses.

## **Q: WHAT IS FLOOD INSURANCE?**

**A:** Flood insurance is a separate coverage you can purchase through an agent or insurer participating in the National Flood Insurance Program (NFIP), which FEMA manages. Flood insurance does not need to be paid back and it is designed to restore your property to its pre-disaster condition.

Federal flood insurance is available where the local government has adopted adequate flood plain management regulations under the NFIP, and many communities participate in the program. If your community doesn't participate in the NFIP, contact your licensed insurance agent to ask about private flood insurance. If your agent or insurer doesn't sell flood coverage, contact the NFIP Referral Call Center at 800-427-4661.

## **Q: WHAT DOES FLOOD INSURANCE COVER?**

**A:** Flood insurance typically covers the building itself. Things that are permanently fastened to the home like light fixtures, carpet or flooring and cabinets are considered part of the building. For an additional premium, you can buy coverage for your contents. The NFIP provides coverage of up to \$250,000 for the structure of a home and up to \$100,000 for personal possessions.

Also, flood insurance doesn't go into effect immediately after you buy it. These policies have a 30-day waiting period unless a policy is bought at the same time as a newly purchased home. So, now is the time to consider adding flood coverage, not when there is a large storm on the horizon.

## **Q: WILL FEMA HELP IF I DON'T HAVE FLOOD INSURANCE?**

**A:** Possibly, federal disaster assistance is only made available when there is a Presidential Disaster Declaration. Federal disaster aid typically comes in the form of a low-interest disaster loan and it must be repaid, along with whatever loan payment you may already have for your property.

## **Q: AFTER MY HOME WAS DAMAGED IN A FLOOD, I RECEIVED FEDERAL DISASTER ASSISTANCE. DO I NEED TO PURCHASE FLOOD INSURANCE NOW?**

**A:** Yes. If you live in a high-risk Special Flood Hazard

Area (SFHA) and have received disaster assistance in the form of a federal grant or loan, you must purchase and maintain flood insurance as long as you live there.

## **Q: IS FLOOD DAMAGE FROM WIND-DRIVEN RAIN COVERED?**

**A:** No. When rain enters through a wind-damaged window, door or roof the NFIP considers the resulting puddles or damage to be windstorm-related and not flood-related.

## **Q: WHAT IF THE DAMAGE IS BOTH WIND AND FLOODING RELATED?**

**A:** If your roof is damaged and your house was flooded, file a claim on your homeowner's insurance policy and on your NFIP flood insurance policy. Each claim will be assigned a separate adjuster.

## **Q: WHAT DO I DO IF MY CAR WAS FLOODED?**

**A:** If you comprehensive coverage on your auto insurance policy it may help to repair or replace your vehicle after a flood. Contact your insurance agent to file a claim.

## **Q: DOES FLOOD INSURANCE COVER TEMPORARY HOUSING?**

**A:** No. Flood insurance does not help pay for additional living expenses, such as temporary housing.

## **Q: DOES FLOOD INSURANCE COVER DEBRIS REMOVAL?**

**A:** Flood insurance may help pay for debris removal in, on or around the insured property.

## **Q: DO I HAVE TO WAIT FOR THE CLAIM ADJUSTER TO INSPECT MY PROPERTY BEFORE I START MAKING REPAIRS?**

**A:** Do not begin reconstruction of your home. The claims adjuster needs to see and inspect the damaged property in its entirety in order to write an estimate. After floodwaters recede, you may take measures to prevent further damage. If you need to make emergency repairs to help mitigate damage before your adjuster comes, take photos first and keep all receipts.

## **Q: A LOT OF MY STUFF IS SOAKED AND RUINED. DO I NEED TO KEEP IT UNTIL THE ADJUSTER ARRIVES?**

**A:** It is a good idea to save your flood-damaged personal property. Separate damaged items from undamaged items. Keep an inventory- Take photos and make a list of damaged items.