Flood Insurance Protects You All Year Long

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Flood Insurance Protects You All Year Long

Anywhere it rains, it can flood. With flood insurance, you'll be protected in the event of flood damage, whether it's an inch or a foot of water.

The Importance of Flood Insurance

Flooding is the most common and costly natural disaster in the United States. In the past five years, all 50 states have experienced floods or flash floods. Even just one inch of water can cause $25,000 of damage to your home.

- Flood damage is rarely covered under your homeowners or renters insurance policy.
  - Review your insurance coverage to make sure you are protected for all hazards, including flooding, wind, and other related damages.
  - Learn more about flood risk and insurance at www.floodsmart.gov.
- If you live in a high-risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance.
  - Know Your Risk: Visit WV Flood Tool (mapwv.gov) to see if your home has a high risk of flooding.

What's covered?

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- There are many types of coverage plans, and it is important to pick the one that is right for your needs.
- Coverage plans may include:
  - Your home's structure and utilities, including furnaces, electric and plumbing systems, and even kitchen appliances.
  - The contents of your home, including coverage for personal belongings, clothing, and valuable items like artwork.
  - There are also plans available for renters and businesses.

Be Flood Smart—Purchase or Renew a Flood Insurance Policy Today

With flood insurance from the NFIP, you're covered. Flood insurance can cover up to:

- **$250,000** for your residential property
- **$100,000** for your personal belongings*
- **$500,000** for your commercial property
- **$500,000** for your commercial property contents

Available to homeowners and renters

Of more than 3,000 counties in the United States, 99% experienced a flood event from 1996 to 2022. Flood insurance can protect your home from damage during a flooding event, so you can recover faster.

Even if you don't live near water, your home can still be at risk of flooding from changing conditions such as construction projects, surface erosion or natural events. **An average of 40% of National Flood Insurance Program (NFIP) claims come from outside high-risk flood areas.**

You can buy or renew a flood insurance policy by calling your insurance company or a local independent agent who can write flood insurance directly with the NFIP, administered by FEMA.

If you don't have a provider, visit floodsmart.gov/flood-insurance-provider to see a list of agents offering flood insurance in West Virginia.

Visit FloodSmart.gov or call the NFIP at 877-336-2627 for more information.

For more information on West Virginia's disaster recovery, visit emd.wv.gov, West Virginia Emergency Management Division Facebook page, www.fema.gov/disaster/4783, and www.facebook.com/FEMA.

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