

# Yes, renters can buy flood insurance

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**Austin, Texas** – Flood insurance isn't just for homeowners and businesses. If you are a renter, you can buy a policy from the National Flood Insurance Program (NFIP) to cover contents up to \$100,000.

The difference between a NFIP renters policy and a traditional renters insurance policy is that the NFIP policy covers your personal property and contents during a flood event. The cost of the policy is based on several factors including the flood risk of the building in which you live.

If you are a renter in low-to-moderate risk areas, you may be eligible for a Preferred Risk Policy. These policy premiums are the lowest premiums available through NFIP. Nearly 26 percent of all NFIP flood claims occur in the low-to-moderate risk areas.

If you live in an area that has a high risk for floods, a standard rated policy is the only option for you.

Renters flood insurance premiums are calculated based on factors such as:

- Year of building construction
- Building occupancy
- Number of floors
- The location of your contents
- The flood risk (i.e. flood zone)
- The location of the lowest floor in relation to the elevation requirement on the flood map (in newer buildings only)
- The deductible you choose and the amount of coverage

For more information about NFIP, call 800-427-4661 or your insurance agent and visit <https://www.fema.gov/national-flood-insurance-program>.



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Page 1 of 2

Texans can go to [www.facebook.com/FEMAHarvey/](http://www.facebook.com/FEMAHarvey/), <https://twitter.com/femaregion6>, and [www.fema.gov/disaster/4332](http://www.fema.gov/disaster/4332) throughout May to learn how NFIP can protect them from disaster.

Texas NFIP 2018 is a whole month dedicated to sharing tips with Texans about how they can prepare themselves and their homes for hurricane season. Use #TXNFIP18 to find information online and share with your friends and family.



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Page 2 of 2