

Buy Flood Insurance Now Before It's Too Late

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Hurricane Season Begins June 1

ORLANDO, Fla. – Hurricane season begins soon so Florida home and business owners and renters should consider buying a National Flood Insurance policy before it's too late.

It takes 30 days from the date of purchase for an NFIP policy to become effective. Florida is prone to hurricane-related flooding with nearly 120 landfalls in recorded history, but most home, business and rental insurance policies do not cover flood damage.

FEMA disaster assistance limits home repair grants to only make a primary residence safe, sanitary and functional, but NFIP policies are much more expansive. For instance, policyholders in Florida have received average payments of about \$49,000 after Hurricane Irma for a much wider range of covered losses.

Flooding can occur anywhere, is the most common natural disaster in the United States and often does not result in a federal disaster declaration where FEMA offers help. Almost 25 percent of flood insurance claims come from areas not considered at high risk for flooding.

Policyholders can get financial help to repair or replace property even if there is no federal disaster declaration. The average annual cost of an NFIP policy for homeowners is about \$700.

Policyholders can have peace of mind that covered property is protected because NFIP never cancels policies due to repeat losses. Also, there is no payback requirement unlike low-interest disaster loans from the U.S. Small Business Administration.



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A single-family residential building can be insured up to a maximum of \$250,000 and its contents up to \$100,000. Renters can cover contents up to \$100,000. Non-residential property owners can insure their building up to \$500,000 and contents up to \$500,000.

To find an insurance agent who sells flood insurance or to learn more about NFIP, call **800-427-4661**. Information also is available at www.FloodSmart.gov.

TTY users may call NFIP at **800-427-5593**. Email FloodSmart@dhs.gov to request information in a language other than English.

For more Hurricane Irma recovery information, visit www.FEMA.gov/IrmaFL.

Follow FEMA and the Florida Division of Emergency Management on Twitter at [@FEMARegion4](https://twitter.com/FEMARegion4) and [@FLSERT](https://twitter.com/FLSERT). You may also visit FEMA and the Division's Facebook pages at Facebook.com/FEMA and Facebook.com/FloridaSERT.

Helping people before, during, and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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