

# Flood Insurance Protects You All Year, Not Only During Hurricane Season

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**BATON ROUGE, La.**— Hurricane season runs through the end of November, but the threat of flooding exists all year. Louisiana residents should buy or renew a flood insurance policy to protect themselves even after hurricane season ends.

1. it's a major flood or just an inch of water, flood insurance helps cover the cost of flood damage.
2. an inch of water in your home might not seem like a lot, it's enough to cause over \$25,000 in damage. Homeowners and renter's insurance seldom cover flood damage.

Since Hurricanes Laura and Delta hit the state, more than 2,800 NFIP claims have been filed, resulting in over \$30.7 million in payments to policyholders. The average claim closed with payment is over \$47,000.

Low risk doesn't mean there's no risk. Flooding can happen to anyone, anywhere—it doesn't just affect those who live near a body of water. Floods can occur anywhere, at any time, even outside high-risk flood areas. In the last five years, about 30% of flood insurance claims in Louisiana have come from the low-to-moderate risk areas.

Flood insurance can also help with your recovery regardless of whether there is a presidential disaster declaration. Residents should not rely on federal disaster assistance after a flood, as not every event is declared a federal disaster, and assistance is intended to help pay for basic needs and costs to assist in making your home safe to occupy. Flood insurance claims payments can help get you closer to your pre-disaster condition.

A flood insurance policy generally takes effect 30 days after purchase, so buy or renew your policy now to be ready for the type of flood events that can occur in Louisiana all year.



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- Policies for homeowners can carry coverage of up to \$250,000 for the structure and up to \$100,000 in contents.
- Non-residential property owners can insure a structure for up to \$500,000, and its contents for up to \$500,000.
- Renters, including those in apartments, can cover contents up to \$100,000.

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 National Flood Insurance Program, administered by FEMA. Visit [FloodSmart.gov](https://www.floodsmart.gov) or call the NFIP at 877-336-2627 for more information.

For the latest information on Hurricane Laura, visit [fema.gov/disaster/4559](https://www.fema.gov/disaster/4559). For the latest information on Hurricane Delta, visit [fema.gov/disaster/4570](https://www.fema.gov/disaster/4570). For mitigation information, view <https://fema.connectsolutions.com/lauramit/>. Follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).



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