

NFIP Flood Insurance Can Protect Against Financial Devastation

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MIDLAND, Mich. – Purchasing flood insurance can make the difference between recovery and financial devastation as flooding is the most common natural disaster in the United States.

Storms are not the only cause of floods. Flooding can be caused by dams or levees breaking, new construction changing how water flows above and below ground, snowmelt and much more.

The National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) makes flood insurance available to homeowners, business owners and renters in participating communities.

NFIP policies are sold and serviced through many private insurance companies. If your insurance agent does not sell flood insurance, you can contact the NFIP Referral Call Center at

888-379-9531. Information is available in both English and Spanish.

The policies cover physical damage to a building or personal property that is directly caused by a flood. For example, damage resulting from a sewer backup is covered if the problem is a direct result of flooding.

Who is Eligible?

Individuals who live in NFIP-participating communities in Michigan are eligible to purchase flood insurance. This includes not only homeowners, but also business owners, renters and those who own condo units. A single-family residential building can be insured up to \$250,000 and its contents up to \$100,000.

Renters can cover belongings up to \$100,000, and business property owners can insure their buildings up to \$500,000 and contents up to another \$500,000.



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Even after a home, apartment or business has been flooded, owners and renters are still eligible to purchase flood insurance if their community participates in the NFIP. However, this insurance will be for future rather than past damage.

Misconceptions

A common misconception is that homeowners and business insurance policies cover flood damage. They often do not. That is why the NFIP is needed.

Another misconception is that NFIP policies pay retroactively for flood damage. **Policies generally do not take effect until 30 days after purchase.**

Please also refer to [floodsmart.gov](https://www.floodsmart.gov) for more information about flood insurance.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

English: <https://www.fema.gov/disaster/4326>

Spanish: <https://www.fema.gov/es/disaster/4326>

<https://twitter.com/femaregion5>

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