

Don't Wait: Buy Flood Insurance Today

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A Month Before Hurricane Season, There's No Time To Waste

Hurricane season begins June 1, which means homeowners and renters need to buy a National Flood Insurance Program (NFIP) policy today to be prepared for disaster. A flood insurance policy generally takes effect 30 days after purchase, and homeowners and renters insurance do not typically cover flood damage.

Flooding is the most common and costly natural disaster in the United States, and it can occur almost anywhere — not just in high-risk areas. On average, 25 to 30 percent of all flood claims paid by NFIP are for properties outside high-risk flood areas.

If your community participates in NFIP, you can buy affordable protection that insures a single-family home for up to \$250,000 and its contents up to \$100,000. Renters can cover contents up to \$100,000. Non-residential property owners can insure a building up to \$500,000 and contents up to \$500,000.

A 30-day waiting period must pass before most flood policies become active. Some policies, however, start sooner:

- If your building is newly designated in a high-risk Special Flood Hazard Area, and you buy flood insurance within the 13-month period following a map revision: One-day waiting period.
- If you buy flood insurance in connection with making, increasing, extending or renewing your mortgage loan: No waiting period.
- If you select additional insurance as an option on your flood insurance policy renewal bill: No waiting period.
- If your property is affected by flooding on burned federal land, and the policy is purchased within 60 days of the fire-containment: Possible waiver of waiting period.



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Page 1 of 2

You can purchase flood insurance through an insurance agent. If your agent does not sell flood insurance, contact the NFIP Referral Call Center at 800-427-4661 for a referral. For more information, visit www.FloodSmart.gov or www.fema.gov/national-flood-insurance-program, or call the NFIP helpdesk at 800-427-4661.

Texans can go to www.facebook.com/FEMAHarvey/, <https://twitter.com/femaregion6>, and www.fema.gov/disaster/4332 this week and 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.

For additional information on Hurricane Harvey and Texas recovery, visit the Texas Division of Emergency Management website at <https://www.dps.texas.gov/dem/>.

