

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

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Louisiana residents should buy or renew a flood insurance policy to protect themselves year-round.

Hurricane season occurs around the same time each year, but the threat of flooding occurs every day, all year long. Flooding is the most common natural disaster and is typically not covered by homeowners or renters insurance. It is important to have protection from the flooding associated with hurricanes, tropical storms, heavy rains, and other conditions that directly impact Louisiana, and having flood insurance is the best way to be prepared for inevitable disasters.

Flooding can happen to anyone, anywhere. It doesn't just affect those who live near a body of water and can even occur outside high-risk flood areas. In the last five years, about 35% of flood insurance claims in Louisiana have come from the low-to-moderate risk areas. Flood insurance protects you from the financial devastation caused by floods. Just one inch of water can cause \$25,000 in damage.

There is usually a 30-day waiting period after applying and paying the premium before the flood insurance policy becomes effective. However, there is no waiting period when flood insurance is required by a lender. Lenders may require flood insurance for a new loan, when a loan amount is increased or extended, or after a mortgage portfolio review shows that the building is in a high-risk area.

Buy or renew your policy now to be financially protected and ready for floods.

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



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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, since 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 can help get you closer to your pre-disaster condition.

Be flood smart. 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 the latest information for Hurricane Zeta, visit [fema.gov/disaster/4577](https://www.fema.gov/disaster/4577). For mitigation information, view <https://fema.connectsolutions.com/lauramit/>. Follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

Speak to a Community Education and Outreach (CEO) specialist by calling: 833-FEMA-4-US or 833-336-2487 or visit CEO's web page for publications you can use as guides for your recovery: <https://fema.connectsolutions.com/lamit/> or <https://fema.connectsolutions.com/la-es-mit/> for Spanish. These specialists provide information on how to repair and rebuild safer and stronger after a disaster.



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