

Flood Risks Increase After a Fire: Protect Your Property with Flood Insurance

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The Time to Prepare is Now

While some floods develop over time, flash floods—particularly common after wildfires—can occur within minutes after the onset of a rainstorm. Even areas that are not traditionally flood-prone are at risk, due to changes to the landscape caused by fire.

Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. As a result, a flood does not have to be a catastrophic event to bring high out-of-pocket costs, and you do not have to live in a high-risk flood area to suffer flood damage.

Flood insurance is one of the best ways to protect against financial losses caused by flood events as it enables people to recover more quickly and completely. Residents are encouraged to protect their homes and personal property with flood insurance now.

Flood Insurance Coverage Under the Claims Office

The Hermit's Peak/Calf Canyon Claims Office (Claims Office) can reimburse both for an existing flood insurance policy or the purchase of a new flood insurance policy for New Mexicans who have a reasonable fear of heightened flood risk due to the Hermit's Peak/Calf Canyon fires.

Individuals living in a National Flood Insurance Program (NFIP) participating community in Mora or San Miguel County are automatically eligible for NFIP policy coverage under the Claims Office. Claimants who live in a non-NFIP participating community may be reimbursed for a flood insurance policy purchased on the private market. We may also be able to pay for your flood insurance if you live



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outside of these two counties and are concerned about flooding as a result of the fires. We will simply need to evaluate each request on a case-by-case basis.

To see if your community is a participating NFIP community, call 877-336-2627 or visit [FEMA.gov](https://www.fema.gov) to view a full list participating communities.

Anyone impacted by the Hermit's Peak/Calf Canyon Fire is encouraged to submit a Notice of Loss to see if you are eligible to have your flood insurance policy purchased or reimbursed by the Claims Office.

Benefits of Flood Insurance

Just one inch of water can cause \$25,000 in damage, yet typical homeowners insurance does not cover flood damage. Flood insurance provides funding to repair flood-damaged property without the need to draw down savings, take on debt, or rely on often insufficient and delayed assistance from the federal government.

- A flood insurance policy covers direct physical losses to your structure and belongings.
- 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.

There is usually a 30-day waiting period after applying and paying the premium before the flood insurance policy becomes effective.

Submit a Notice of Loss and Your Claims Navigator will Work with You

Once you submit your [Notice of Loss](#), a Claims Navigator will contact you to discuss your claim. They will work to address any questions you have and guide you through the claims process, including your request for flood insurance in your Notice of Loss. [Visit our website](#) for instructions about how to fill out the form.

