

Don't Wait, Look to Purchase Flood Insurance Just in Case

Release Date: December 6, 2023

Many Florida residents believe they don't need to buy flood insurance. They don't live in a high-risk flood zone. But flooding can happen anywhere, often to the surprise of residents who thought they were covered for disaster. When flooding happens, the damage is typically not covered by most standard homeowners' insurance policies. One inch of floodwater can cause up to \$25,000 of damage in a home.

Flooding in Florida is common. After Hurricane Idalia, more than 5,000 flood claims were filed through the National Flood Insurance Program (NFIP) with a total payout over \$300 million to date, closing over 85% of the NFIP claims in the first 90 days after the event. In all, the Hazard Mitigation Community Education & Outreach has counseled over 11,000 survivors on the NFIP and other mitigation measures. The flood insurance program has more than 1.7 million policyholders across the state with total coverage exceeding \$448 billion.

Residential and business property owners as well as renters can protect themselves from financial losses by having a flood insurance policy through the NFIP to insure buildings and/or their contents. Flood insurance coverage is available regardless of federal disaster declarations. There is a 30-day waiting period before new policies go into effect, so don't wait to obtain a policy.

In Florida, 468 communities participate in the NFIP; 10 communities do not. Residents can purchase a flood insurance policy if their community participates in the NFIP, no matter their flood risk. Coverage is available for residential and commercial buildings and the contents therein:

- Up to \$250,000 in building coverage and up to \$100,000 in contents coverage for single-to-four family residential structures.
- Up to \$500,000 in building coverage and up to \$500,000 in contents coverage for five-or-more family residential structures.



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- Up to \$500,000 in building coverage and up to \$500,000 in contents coverage for businesses.

As part of its disaster assistance, FEMA has provided Group Flood Insurance Policies (GFIP) to homeowners and renters after Hurricane Idalia. The group policies are 36-month NFIP insurance certificates for disaster survivors who live in a high-risk flood zone, sustain flood damage, do not have flood insurance, and receive FEMA disaster assistance. When a GFIP certificate expires, the survivor is responsible for obtaining and maintaining flood insurance. Failure to maintain flood insurance will affect their eligibility for future disaster assistance.

To purchase a policy, contact your insurance company or agent. In addition to the NFIP, flood insurance is also available from some private insurance providers. For an agent referral, call 800-427-4661 or visit <https://www.fema.gov/flood-insurance>.

FEMA Mapping and Insurance eXchange (FMIX)

Specialists at the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center can help you with questions about flood mapping and insurance. The FMIX provides the full range of information you need to make informed decisions about both insurance and risk to protect the life you've built. The FMIX also connects customers with technical experts specializing in subjects like modeling, GIS mapping, insurance underwriting and claims, and the Hazus loss-estimation software.

[FMIX | Floodmaps | FEMA.gov](#)

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For the latest information on Florida's recovery from Hurricane Idalia, visit floridadisaster.org/updates/ and fema.gov/disaster/4734. Follow FEMA on X, formerly known as Twitter, at twitter.com/femaregion4 and at facebook.com/fema.

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