

# Protect Your Home and Business: Buy Flood Insurance Today

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ORLANDO, Fla. – Do you live in Florida? Own a business in the Sunshine State? If you want to protect your home, business and personal property, you need to purchase flood insurance.

Many people do not realize that neither homeowners nor rental insurance covers damage caused by flooding. Most business insurance policies exclude flood damage. Only flood insurance protects you in a flood event.

Last year, heavy rain and storm surge from Hurricane Irma caused widespread flooding throughout Florida. Of the nearly 3 million households who registered for assistance from FEMA, only 226,199 homeowners reported having a flood insurance policy. Many Floridians who did not have flood insurance and lost property because of flooding caused by the hurricane experienced financial hardship.

You have worked hard for your home, property and business; purchasing a flood insurance policy is one way you can protect your future. A single-family residential building can be insured up to a maximum of \$250,000 and its contents up to \$100,000. Renters can cover contents up to \$100,000. Non-residential property owners can insure their building up to \$500,000 and contents up to \$500,000.

Floridians who live in low-to-moderate risk areas can purchase an annual flood insurance policy for as little as \$500. To find an agent who sells flood insurance or to learn more about the [National Flood Insurance Program](#), call 800-427-4661 or visit [www.FloodSmart.gov](http://www.FloodSmart.gov).



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Hurricane season began June 1. NFIP flood insurance policies have a 30-day waiting period before the policy becomes effective so don't wait, buy now.

Flood insurance policies cover you 365 days a year and can provide assistance even if a flood event is not a presidentially declared disaster. Without flood insurance, you may be left without any insurance coverage when you need it most.

For more Hurricane Irma recovery information, visit [www.FEMA.gov/IrmaFL](http://www.FEMA.gov/IrmaFL).

Follow FEMA and the Florida Division of Emergency Management on Twitter at [@FEMARegion4](https://twitter.com/FEMARegion4) and [@FLSERT](https://twitter.com/FLSERT). You may also visit FEMA and the Division's Facebook pages at [Facebook.com/FEMA](https://Facebook.com/FEMA) and [Facebook.com/FloridaSERT](https://Facebook.com/FloridaSERT).

Helping people before, during, and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage



expenses.

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