

*Did you know...*

## **Your homeowner's insurance does not cover a flood?**



Floods are the #1 natural disaster in the United States and can happen anytime and anywhere. Types of flooding vary and include riverine flooding, ponding in streets and low-lying areas, as well as flooding from storm surge.

FEMA's **National Flood Insurance Program (NFIP)** provides homeowners with a safeguard from financial loss caused by a flooding event.

Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for a flood. Your insurance premium will vary accordingly.



# Insure your property against flooding



- Know your flood risk. Speak to an insurance professional to understand your flood insurance needs.
- Renters should buy flood insurance for their belongings.
- If your community participates in the NFIP, you are eligible to purchase flood insurance, even if you are located outside the floodplain.
- For properties located outside the special flood hazard area, you can take advantage of a low-cost **Preferred Risk Policy**.
- Understand your local alert notification systems and know what you should do, so you are prepared to evacuate or take actions to protect your property.



For more information about the NFIP and Flood insurance, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or call 1-800-427-2419

Florida Division of Emergency Management

[www.FloridaDisaster.org](http://www.FloridaDisaster.org)