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.

NATIONAL FLOOD
INSURANCE PROGRAM

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, your 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.

GET A PLAN!
FLORIDA DIVISION OF EMERGENCY MANAGEMENT

NATIONAL FLOOD INSURANCE PROGRAM

For more information about the NFIP and Flood insurance, visit www.FloodSmart.gov or call 1-800-427-2419

Florida Division of Emergency Management

www.FloridaDisaster.org