For more information about the NFIP and flood insurance, call 1-800-427-4661, or contact your insurance company or agent.

For an agent referral, call 1-888-435-6637
TDD 1-800-427-5593

http://www.fema.gov/nfip

F-301 (2/05)
1. **Everyone lives in a flood zone.**
   - You don’t need to live near water to be flooded.
   - Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.

2. **Flood damage is not covered by homeowners policies.**
   - You can protect your home, business, and belongings with flood insurance from the National Flood Insurance Program.
   - You can insure your home with flood insurance for up to $250,000 for the building and $100,000 for its contents.

3. **You can buy flood insurance no matter what your flood risk is.**
   - It doesn’t matter whether your flood risk is high or low. You can buy flood insurance as long as your community participates in the National Flood Insurance Program.
   - And, it’s a good idea to buy even in low-risk areas: between 20 and 25 percent of all flood insurance claims come from low-risk areas.

4. **The low-cost Preferred Risk Policy is ideal for homes and businesses in low- to moderate-risk areas.**
   - Homeowners can insure buildings and contents for as little as $112 per year.
   - Business owners can insure building and contents for as little as $500 per year.
   - Residential renters can insure contents for as little as $39 per year.

5. **Flood insurance is affordable.**
   - The average flood insurance policy costs a little more than $400 a year for about $100,000 of coverage.
   - In comparison, a $50,000 disaster home loan can cost you about $240 a month at 4 percent interest over 20 years.

6. **Flood insurance is easy to get.**
   - You can buy NFIP flood insurance from private insurance companies and agents; call yours today!
   - You may be able to purchase flood insurance with a credit card.

7. **Contents coverage is separate, so renters can insure their belongings too.**
   - Up to $100,000 contents coverage is available for homeowners and renters.

8. **Up to a total of $1 million of flood insurance coverage is available for non-residential buildings and contents.**
   - Up to $500,000 of coverage is available for non-residential buildings.
   - Up to $500,000 of coverage is available for the contents of non-residential buildings.

9. **There is usually a 30-day waiting period before the coverage goes into effect.**
   - Plan ahead so you’re not caught without flood insurance when a flood threatens your home or business.

10. **Federal disaster assistance is not the answer.**
    - Federal disaster assistance is only available if the President declares a disaster.
    - Flood insurance pays even if a disaster is not declared. It’s just good sense.