

## GET HELP!

FEMA helpline, 800.621.3362 (emergency assistance)

Texas RioGrande Legal Aid, 866.757.1570 (legal)

State Bar of Texas, 800.504.7030 [www.texasbar.com/floodresponse](http://www.texasbar.com/floodresponse) (legal)



# Flood Insurance

**The National Flood Insurance Program (NFIP)** The NFIP is a federal insurance program that provides flood insurance to participating communities. For help with flood insurance claims and policy information, call the NFIP at 1.800.621.3362 Mon-Fri., 8 am-6 pm. For other information, go to [www.floodsmart.gov](http://www.floodsmart.gov) or call 1.888.379.9531.

**Will my homeowner's policy cover flood damage?** No. A homeowner's policy only covers wind-blown rain damage not caused by flooding. Without flood insurance, your flood losses won't be reimbursed and you won't get money to help you rebuild. If you are in a high-risk area and your mortgage is regulated or insured by the federal government, you are required to carry flood insurance. "High risk" means your home has at least a 1 in 4 chance of flooding during a 30-year mortgage.

**What is a "flood" for insurance purposes?** A flood is "a general and temporary condition of partial or complete inundation of *two or more acres* of normally dry land area, or *two or more properties*" (including your home) from:

- overflow of inland and tidal waters;
- "unusual and rapid" accumulation or runoff of surface waters from any source;
- mudflow – "a river of liquid and flowing mud on surfaces of normally dry land areas"; or
- a collapse of land along the shoreline due to erosion caused by excess waves or currents.

**What does flood insurance cover?** It covers the replacement cost or actual value of the property, *whichever is less*, based on home, the number of floors, flood risk and other factors. Your policy's declarations page states the maximum amount of coverage for your property.

**Building Property Policy**-does *NOT* cover damage to contents. Coverage includes:

- The insured building, its foundation, electrical, plumbing, central air conditioning, furnaces and water heaters;
- Refrigerators, ovens and built-in appliances, window blinds, carpeting installed over unfinished flooring, permanently installed paneling, wallboard, bookcases and cabinets; and
- Debris removal.

NFIP coverage usually includes Increased Cost of Compliance (ICC) coverage which helps policyholders in special flood hazard areas to get up to \$30,000 to bring their home into compliance with the community's floodplain ordinance. ICC covers the cost of elevation, relocation, demolition or floodproofing your home. Building Property and ICC claims together can't exceed the maximum coverage limit stated in your policy.

**Personal Contents Policy**-*optional* coverage. Provides reimbursement for belongings based on actual cash value (depreciated value), not replacement cost, for items such as:

- Personal belongings, clothing, furniture, electronic equipment;
- window air conditioners, microwave ovens, portable dishwashers, washers, dryers, food freezers and the food in them;
- Curtains and carpets not included in building coverage;
- Certain valuable items such as original artwork.

**What's NOT covered?** NFIP flood insurance *will not* cover:

- Living expenses, such as temporary housing;
- Property outside the building (cars and car parts, trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools);
- Damage from moisture, mildew or mold that could have been prevented by the owner.
- Currency, precious metals, valuable papers (such as savings bonds and stock certificates).