



FEMA

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News Release

Flood Insurance an Important Resource for Floridians

TALLAHASSEE, Fla. – Flooding can happen anywhere, often to the surprise of residents who thought they were covered for disasters. When flooding happens, the damage is not covered by most homeowners' insurance policies. One inch of floodwater can cause more than \$25,000 of damage in a home.

Property owners can protect themselves from financial losses by having a flood insurance policy through the National Flood Insurance Program (NFIP). Flood insurance coverage is available regardless of federal disaster declarations. Insurance for contents is also available to homeowners and renters. There is a 30-day waiting period before new policies go into effect, an important consideration during hurricane season.

Coverage is available for residential and commercial buildings and contents:

- Up to \$250,000 for structure damage and \$100,000 for contents damage.
- Up to \$500,000 for the building and \$500,000 for the building contents.
- Up to \$100,000 for contents-only coverage.

Since 1978, 361,000 NFIP claims totaling \$10 billion have been paid to Florida policyholders. Currently, 1.1 million policyholders in Florida hold \$321 billion in coverage. But many Floridians have no flood coverage.

Residents can purchase a flood insurance policy if their community participates in the NFIP, no matter their flood risk. Even in areas that are not flood-prone, insurance is a good idea. More than 30 percent of flood claims come from people who live outside of high-risk flood zones. NFIP insurance is available to anyone living in one of 23,000 participating communities.

How to buy:

Learn more at fema.gov/disaster/4806

Contact your insurance company or agent. If you need help finding a provider, go to [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the NFIP at 877-336-2627. In addition to the NFIP, flood insurance is also available from some private insurance providers. For more information, visit [FloodSmart.gov](https://www.floodsmart.gov).

For the latest information about Florida's recovery, visit [fema.gov/disaster/4806](https://www.fema.gov/disaster/4806). Follow FEMA on X at [x.com/femaregion4](https://twitter.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, nationality, sex, sexual orientation, religion, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Office of Civil Rights if they feel that they have a complaint of discrimination. FEMA's Office of Civil Rights can be contacted at FEMA-OCR@fema.dhs.gov or toll-free at 833-285-7448.