

Flood Insurance Information

The National Flood Insurance Program (NFIP)

Flooding is the most common natural disaster in Virginia. One inch of water in a home may cause significant damage. Many homeowner's insurance policies do not cover losses from flooding. Residents are encouraged to contact their insurance agent to determine the extent of their policy coverage.

- Flooding can occur at any time of year
- After applying for flood insurance, usually there is a 30-day waiting period before coverage begins
- Renters may buy flood insurance for personal belongings or business inventory
- Coverage may include cleanup expenses and repairs or replacement of such big ticket items as furnaces, water heaters, washers, dryers, air conditioners and freezers
- Flood insurance benefits do not have to be repaid
- Flood-related claims may be paid even if a disaster was not declared
- Flood insurance may cover homes and businesses



To learn more about flood insurance, what is covered and how much it costs, see the Federal Emergency Management Agency website at www.floodsmart.gov or call 1-800-427-2419 for assistance.