I DON’T HAVE FLOOD INSURANCE — WHY DO I NEED IT?

FLOOD FACT

Flooding are the most common and costliest disaster in the US. Flooding caused $16.6 billion in damage in 2016 in the U.S.
You need to buy a separate policy. Most homeowners and renters insurance policies DON’T cover flood damage.
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If it rains where you live - it can flood. Floods occur in all 50 states.
Flood insurance covers damage whether the President declares a disaster or not.
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Without flood insurance, disaster assistance is very limited and mostly comes in the form of loans you will have to pay back.
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No area in the US is safe from flooding. All 50 states experience flooding.
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Floods can bring walls of water in excess of 20 feet high.
In 2016, there were four (4) separate Billion dollar flood disasters in the US – not related to hurricanes or tropical storms.

Source: Climate.gov (NOAA)
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Did you know: 90% of all natural disasters involve flooding?
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Just one inch of flood water can cause $27,000 in damage to your home & personal property.

Source: “The Big Cost of Flooding” FEMA.gov
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FLOOD FACT

Non-tropical flooding events have caused an average of $4 Billion in damage a year over the last 30 years.

Source: Climate.gov (NOAA)
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25% of all flood losses in the US occur outside of a FEMA designated flood zone.
FLOOD INFO

Check out your state's flood history with FEMA's interactive tool.