

NATIONAL FLOOD INSURANCE PROGRAM

VIRTUAL MEDIA TOOLKIT




FEMA



February 2022

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NATIONAL FLOOD INSURANCE PROGRAM

BACKGROUND

The following background includes information and resources about the National Flood Insurance Program (NFIP).

ABOUT THE NFIP

Floods can happen anywhere, and most property insurance policies don't cover flood damage. As such, it's important for Americans to protect their most important financial assets—their homes, businesses, and possessions.

The National Flood Insurance Program (NFIP) was established by Congress on August 1, 1968, with the passage of the National Flood Insurance Act (NFIA) of 1968. Managed by the Federal Emergency Management Agency (FEMA), this program enables property owners and renters in participating communities to purchase insurance against flood losses in exchange for communities adopting and enforcing regulations that reduce flood damage.

The NFIP has received 2.5 million claims throughout its history and today protects over \$1.3 trillion in assets for more than 5 million policyholders.

NFIP flood insurance policies are separate policies to property insurance that can cover buildings, the contents in a building, or both. They're available in more than 22,500 communities across the country, ranging from low- to moderate-risk areas to high-risk areas.

To purchase flood insurance, property owners, renters, and business owners can call their insurance company or insurance agent. The same person who sells their home or auto insurance can likely sell them a flood insurance policy—if they participate in the Write-Your-Own (WYO) program. Consumers can also buy a policy through NFIP Direct.

The NFIP offers a wide range of publications, videos, graphics, and online tools. They're designed to help policyholders, agents, and other servicers navigate the flood insurance process before, during, and after a disaster. Digital resources can be downloaded and certain print publications can be ordered—for free—from the [NFIP Resource Library](#). If consumers need help finding a provider, they can visit [FloodSmart.gov/find](https://www.floodsmart.gov/find) or call the FEMA Mapping and Insurance eXchange (FMIX) center at **(877) 336-2627**.

FAST FACTS



Managed by FEMA, the National Flood Insurance Program (NFIP) provides people with flood insurance through both the federal program and private insurance companies to help reduce the impact of floods. Here are some key facts and figures about the program:

NFIP POLICY COVERAGE LIMITS

Homeowners, renters, and businesses are covered by the NFIP, with coverage limits as follows:



HOMEOWNERS

Building: \$250,000
Contents: \$100,000



RENTERS

Building: N/A
Contents: \$100,000



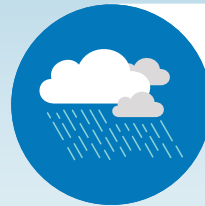
COMMERCIAL/BUSINESS

Building: \$500,000
Contents: \$500,000



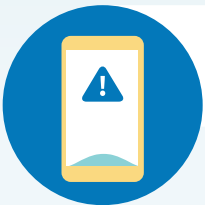
UPDATED RATING METHODOLOGY

Rates are determined **based on each individual property's characteristics**, including the flood frequency, elevation, distance from a water source, and cost to rebuild.



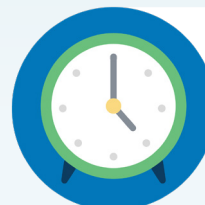
CHANGING WEATHER PATTERNS

Storms are becoming more frequent, more severe, and lasting longer. **This is our new normal.** Combating it requires mitigating future risks and reducing impacts.



NEW HURRICANE RECORD

The 2020 hurricane season surpassed 2005 as the **most active tropical storm season** resulting in 30 named storms.



INITIAL WAITING PERIOD

There is a **30-day waiting period** for a typical NFIP policy to go into effect.



- The NFIP protects policyholders in more than **22,500 communities** across all 50 states and six territories, providing nearly \$1.3 trillion in coverage.
- More than **1,500 communities** participate in the Community Rating System (CRS) by implementing mitigation, floodplain management, and outreach activities that exceed minimum NFIP requirements. These communities account for over 70% of all NFIP policies, with more than **3.6 million policyholders**.



- On average, **flooding causes more than \$5 billion** in damage nationwide each year.
- **Up to \$30,000** in additional coverage is available to help implement flood risk mitigation measures for insured properties.
- About **40% of NFIP flood insurance claims** come from outside of high-risk flood zones.



- FEMA also has **\$2.4 billion** of total reinsurance coverage for qualifying NFIP flood losses from a single event.
- In 2020, the NFIP validated over 33,000 claims which provided more than **\$913 million in policy coverage**. Hurricane Sally alone resulted in more than 8,000 claims and \$275 million in policy coverage.
- From 2015-2020, flood insurance policyholders received an **average claim payment of \$68,000**, which never has to be repaid.



- Most homeowners, commercial, and renters insurance policies **do not cover** flood damage.
- The NFIP has an advanced claims payment process to kick-start recovery. Policyholders may receive **payments of up to \$20,000** before an adjuster inspects the property. Visit [FloodSmart.gov/start](https://www.floodsmart.gov/start) for more info on coverage and filing claims.

MYTHS VS. FACTS

MYTH

FACT

I do not need flood insurance because homeowners, commercial property, and renters insurance policies cover flooding.

Unfortunately, most homeowners, commercial property, and renters policies do not cover damage due to flooding. Flood insurance must be purchased separately for damage directly caused by a flood to be covered.

Flood insurance is available only to homeowners.

Renters and business owners can get flood insurance, too. Flood insurance is available to protect homes, condominiums, apartments, non-residential buildings, commercial structures, and their contents. Renters can purchase an NFIP policy to cover their personal property and contents lost or damaged during a flood event.

You cannot buy flood insurance if your property has previously flooded.

It does not matter how many times your home, apartment, or business has been flooded. In almost all cases, you are still eligible to purchase flood insurance, provided your community participates in the NFIP. However, if you have been offered mitigation assistance or been told to elevate your property by the community and have not done so, flood insurance may be denied for that address. In this instance, NFIP coverage is not available for current or future owners who do not mitigate.

Flood Insurance must be purchased through the NFIP directly.

The NFIP is managed by FEMA and flood insurance is delivered to the public via the NFIP Direct and a network of approximately 50 Write Your Own (WYO) insurance companies. Most NFIP policies are sold and serviced by WYO companies. These are the same companies and agents that sell and service your home or auto insurance policies. If you need help finding a provider, visit [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the NFIP at **(877) 336-2627**.

My flood insurance policy is effective immediately upon purchase.

NFIP policies typically take 30 days to go into effect from the time of purchase. If a policy is purchased immediately before or after a flood event, it is unlikely that the policy will cover the damages from the flood. There are a few exceptions that reduce or eliminate the waiting period, which you can read about at [FloodSmart.gov/flood-insurance-cost/terms](https://www.floodsmart.gov/flood-insurance-cost/terms).

I live in a low-risk flood zone or an area that has not previously flooded, so I do not need flood insurance. Only residents in high-risk flood zones need to insure their properties.

Your flood zone is not the only factor that determines your flood risk. Many other factors, such as recent construction, fires, a breached dam, or oversaturated land, can lead to flooding. Wherever it rains, it can flood. All 50 states have experienced recent flood events, and more than 40% of NFIP claims have come from outside high-risk flood zones.

My flood insurance covers damage to my car.

Your flood insurance policy insures your covered building and contents within your building, but not damage to your car. For the broadest possible coverage, you should confirm that your auto insurance covers flood damage.


MYTH
FACT


Flood insurance does not cover damage to basements.

The NFIP covers some damage to basements and their contents caused by flooding, but coverage is limited. Basement coverage under an NFIP policy includes certain building items, cleanup expenses, and items used to service the building. Personal property coverage (contents coverage) is limited to washers and dryers, air conditioning units (portable or window type), and food freezers and the food in them. The policy does not cover other contents in a finished basement. Coverage is also not applicable for improvements such as finished walls, ceilings, floors, built-in fixtures, or cabinets. Refer to your policy for more information on basement coverage limitations.

All water damage to your home is covered under the NFIP.

Federal flood insurance covers damage caused by water entering your home from the ground up (excluding water table issues or under the surface water issues) because of storm surge, heavy rainfall, or the overflow of a body of water, such as a lake or river. Flooding that results from wind-driven rain, is not covered by the NFIP. Sump, sump pump, and sewer backup is not covered unless the backup is a direct result of a flood.

My homeowner or commercial insurance covers “named storms,” so I am covered for flooding resulting from a “named storm.”

Most homeowners and commercial insurance policies do not cover flood damage resulting from a “named storm,” such as a hurricane. Flood insurance is the best way to protect the life you’ve built from flood damage. If you are impacted by a “named storm” that resulted in flood damage along with other types of damage (such as wind-related damage) to your property, you must file both a flood insurance claim and a homeowners or commercial insurance claim. To best prepare for your adjuster’s visit, document all the damage through pictures and videos as the adjuster will seek to differentiate between flood and non-flood damage. For more information, visit [Agents.FloodSmart.gov/wind-vs-water-damage_fact-sheet](https://agents.floodsmart.gov/wind-vs-water-damage_fact-sheet).

Flood insurance is unnecessary because survivors can apply for and receive federal disaster assistance.

Disaster assistance is not a substitute for flood insurance. FEMA Individual Assistance (IA) typically provides limited compensation to cover very basic needs and is available only when a disaster is formally declared by the President. The assistance is intended to meet your basic needs and supplement other disaster recovery efforts. Most residents must pay out of pocket or take out loans to fully repair or replace their property without flood insurance.

Another type of federal disaster assistance is a U.S. Small Business Administration (SBA) loan. Unlike claims payments for flood insurance, SBA loans must be repaid.

If you are uninsured and receive federal disaster assistance after a flood, you may have to purchase flood insurance and maintain coverage without a lapse in order to remain eligible for future disaster relief.

I will be denied federal disaster assistance (FEMA Individual Assistance) if I have homeowners, commercial property, renters, or flood insurance.

You are still eligible to apply for federal disaster assistance even if you have flood insurance. Although you will initially receive a denial, you can appeal it for the amount not covered by your insurance policy. Having the right coverage, including flood and homeowners, commercial property, or renters insurance is the best way to ensure you can restore your property to its pre-disaster condition.

There is no process for getting additional funds if I am not satisfied with my claim payment.

You may submit an appeal if your insurer denies all or part of your claim in writing. If you wish to file an appeal, you must do so within 60 days of the date written on the denial letter. There is no fee for filing an appeal, and there is not a need for a third party to represent the policyholder.

NATIONAL FLOOD INSURANCE PROGRAM LOGO USAGE GUIDELINES

USING NFIP/FEMA LOGOS

As the most recognizable element of our brand identity, we ask news and media members to use only approved logos and brand assets when discussing the NFIP.

NFIP LOGO

In general, the NFIP logo should always be used in conjunction with the FEMA logo. The NFIP logo should only be used independently when the FEMA lockup (below) cannot be used due to limited spacing/design requirements.

- **Minimum Size:** 0.75" (width)



FEMA/NFIP LOGO LOCKUP

The FEMA logo must sit directly to the right of the U.S. Department of Homeland Security (DHS) seal. The NFIP logo should be placed to the right of the FEMA lockup, with ample white space between the logos.

- **Minimum Size:** 2" (width)
- **Condensed Digital Size:** 25px minimum



FEMA



ADDITIONAL GUIDELINES FOR LOGO USAGE

- **Selecting a logo version:**
 - Place full-color versions on a white or light-colored background.
 - Place color-knockout versions on a dark-colored background only.
 - Use black-and-white versions only in black-and-white publications.
 - When placing logos on top of photography, make sure there the logo is clearly visible.
- **Never reconfigure elements of the logo or change the wording.**
- **Do not use alternative fonts, graphical elements, or color schemes for the logo.**
- **The logo should not be placed on a densely patterned background.**
- **Do not stretch or physically alter the proportions of the logo.**

RESOURCES

FloodSmart.gov English site Spanish site	Website for consumers with information on NFIP flood insurance.
FloodSmart.gov/definitions English site Spanish site	Page on FloodSmart.gov with common words and phrases related to the NFIP.
FEMA.gov/nfip English site Spanish site	An overview of the NFIP, including its history, rules, and legislation.
FEMA Office & Leadership English site	Page on FEMA.gov with leadership directory and staff biographies.
David Maurstad Bio English site	As Deputy Associate Administrator for Federal Insurance and Mitigation (FIMA) and Senior Executive of the National Flood Insurance Program (NFIP), Maurstad leads the largest single-peril insurance operation in the world providing more than \$1.3 trillion in flood coverage to more than 5 million U.S. policyholders. (More details at the bio link)
Why Do I Need Flood Insurance English version Spanish version	Brochure with an overview of the benefits and value of flood insurance.
Flood Insurance for Renters English version Spanish version	Brochure with details on how renters can insure their belongings against flood damage.
Understanding Flood Loss Avoidance English version Spanish version	Describes steps policyholders can take to protect their property and belongings before a flood occurs.
Coming Home After a Flood English version Spanish version	Outlines next steps for property owners or renters to take after suffering flood damage.
How to File a Flood Insurance Claim English version Spanish version	Describes the process to file a flood insurance claim following a flood.
Who's Knocking at Your Door? English version Spanish version	Describes the types of professionals a policyholder should expect to be in contact with following a flood.

ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use the NFIP's online tool at [FloodSmart.gov/flood-insurance/providers](#).

Visit the Flood Insurance Advocate page at [FEMA.gov/flood-insurance/advocate](#) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.FEMA.gov/fhm/fmx_main.html](#), Customer Care Center specialists can help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at FEMA-FMIX@fema.dhs.gov or by calling **(877) 336-2627**.

Please contact a representative from FEMA's External Affairs department at **(202) 646-3272** for media inquiries. Their hours are 8 a.m. to 5 p.m. ET Monday through Friday.