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Buckeystown, MD 21717

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FloodSmart.gov
Know Your Risk.





FEMA

Here is the National Flood Insurance Guide that you requested. This brochure will not only show you how to purchase flood insurance, it will also show you how to protect your home or business from this destructive force of nature.

Floods have caused more than \$25 billion in insured losses in the U.S. in the last ten years. Being insured is one of your best forms of protection. Since flooding typically isn't covered under your homeowners insurance policy, the best way to protect your home is through the National Flood Insurance Program.

Remember, floods occur in all 50 states. And you aren't covered until you're flood covered. After you read this brochure, be sure to contact your insurance agent or your insurance company and set up an appointment. If your agent does not write flood insurance policies, you can contact us and we will put you in touch with an agent who does.



FLOODS ARE THE #1 NATURAL DISASTER.

Floods usually strike without warning. They occur in all 50 states. With the construction of more roads, shopping malls, homes and businesses, the chance of flooding increases.

Millions of structures have been damaged over the last several years. People have lost their homes and belongings, and they never saw it coming. Are you insured against such a hazard?

Truth is, you can live miles away from water and still be a victim of flooding. In fact, nearly one in four flood insurance claims are paid on policies in low-to-moderate risk areas. It doesn't take much

to damage your property. Just a few inches of water can cost you thousands. Fortunately, flood insurance is available to everyone.

The National Flood Insurance Program defines a flood as a temporary situation in which two or more acres of normally dry land or two adjoining properties, one of which is yours, are partially or completely covered by water. Flooding can occur in high-risk to low-risk areas at any time of year. Whether they are flash floods, mudflows, snow melt or heavy rain, floods can devastate communities.



**Your homeowners insurance
doesn't cover floods.**

Your homeowners insurance covers many hazards. Flooding typically isn't one of them. Also, many people believe federal disaster assistance will cover them. Not always! The President must first declare a flood a federal disaster; any assistance you receive is usually a loan that has to be repaid with interest.

That's why you need flood insurance. The National Flood Insurance Program was created by Congress in response to the rising cost of disaster relief for flood victims, and for almost 40 years it has provided protection for millions of families. About ninety private insurance companies nationally offer flood insurance backed by the

federal government. Policies are available to homeowners, condo owners, apartment owners, renters and business owners.

There is a standard 30-day waiting period before your policy becomes effective. If your lender requires flood insurance when making, increasing, extending or renewing a loan on a structure in a high-risk area, there is no waiting period. There is a one-day waiting period when a revised flood map is issued. Contact your insurance agent or insurance company for more information.



Floods caused more than \$25 billion in losses over the last ten years.

The cost of your premium is determined by your level of risk, how much coverage you choose, your deductible and the age, elevation and type of structure. The average premium for a residential flood insurance policy is less than \$2 a day. If you live in a single-family dwelling in a low-to-moderate risk area, your premiums could be even lower.

The NFIP Preferred Risk Policy (PRP) is available for residential and commercial properties located outside high-risk areas, and premiums start at less than \$120 a year. PRPs are also available for renters living outside high-risk areas, and premiums are as little as \$39 a year. Ask your agent if you qualify for a Preferred Risk Policy.

To determine your flood risk, visit [FloodSmart.gov](https://www.floodsmart.gov) or call 1-800-358-9616.

What Does Flood Insurance Cover?

There are two types of coverage: building and contents. Contents coverage is purchased separately.

Building Coverage

- Homeowners can purchase up to \$250,000 of building coverage.
- Businesses can purchase up to \$500,000 of building coverage.
- Residential condominium associations can purchase up to \$250,000 for each eligible unit, or the replacement cost of the building, whichever is less.

Contents Coverage

- Homeowners can purchase up to \$100,000 for contents.
- Businesses can purchase up to \$500,000 for contents.
- Renters can also purchase contents protection up to \$100,000.



**About 25% of claims come
from outside high-risk areas.**

THOUSANDS OF HOMEOWNERS THOUGHT IT WOULD NEVER HAPPEN TO THEM.

Don't be one of those homeowners. If you live in one of the 20,300 communities that participate in the NFIP, you can purchase a flood insurance policy. Talk to your insurance agent. If your insurance agent doesn't write flood policies, you can contact one of the many insurance companies and agents who write policies under a special arrangement with the NFIP. Call 1-888-724-6924 and ask for an agent in your area, or visit [FloodSmart.gov](https://www.floodsmart.gov).

Be flood smart, because you never know when a flood will strike. Everyone's at risk. Don't take a chance! Take a moment to call your insurance agent or insurance company before it's too late.

The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA), a component of the Department of Homeland Security (DHS).



Becoming flood smart means knowing who to contact to learn more about the risks of flooding. The National Flood Insurance Program recommends the following resources for becoming flood smart:

General Information

National Flood Insurance Program	1-888-724-6924	FloodSmart.gov FEMA.gov/business/nfip	Request a flood insurance information packet. Find an insurance agent. Learn about your flood risks.
Map Service Center	1-800-358-9616	MSC.FEMA.gov	Request flood hazard maps of your community.
FEMA Disaster Assistance	1-800-621-3362	FEMA.gov	Learn about disaster planning and assistance for your home and business.
Language Line Services	1-800-523-1786		Request interpreted assistance with FEMA.

Disaster Preparedness

American Red Cross	Redcross.org	Prepare your family for all kinds of natural disasters. Learn how to volunteer.
Disaster Help	Disasterhelp.gov	What is the U.S. Government doing to prepare for disasters?
Disaster Preparedness	Ready.gov	Prepare your home. Prepare your business. Prepare your family.

Weather

National Weather Service	NOAA.gov	Get up-to-date national weather information.
National Hurricane Center	NHC.NOAA.gov	How will the next hurricane affect your area? Preparing for hurricanes.