

Florida Flood Insurance Policy

Section 1: Coverage Scope

This policy provides coverage for flood-related damage to residential properties located within the state of Florida.

Flood damage includes loss caused by overflow of inland or tidal waters, rapid accumulation of surface water, and storm surge associated with tropical cyclones.

Coverage applies only when the property is insured under an active flood insurance policy.

Section 2: State-Specific Conditions

For properties located in Florida, flood coverage is subject to state-level insurance regulations.

All flood-related insurance claims must comply with Florida disaster response guidelines and must be reported within the time limits defined by state authorities.

Section 3: FEMA Compliance

All flood-related insurance claims in Florida must comply with Federal Emergency Management Agency (FEMA) guidelines.

Failure to comply with FEMA standards may result in partial settlement or rejection of the claim.

Section 4: Deductibles and Exclusions

Standard flood insurance deductibles apply as defined in this policy.

This policy does not cover damage caused by negligence or damage occurring outside the insured property boundaries.

Deductible amounts depend on property classification and flood risk assessment.