

NATIONAL FLOOD INSURANCE PROGRAM

Most homeowners insurance does not cover flood damage.

But with flood insurance, you're covered.

Between 2003 and 2023, 99% of counties in the United States experienced a flood event. Flood insurance can protect your home from damage during a flooding event—**so you can recover faster.**

Even if you don't live near water, your home can still be at risk of flooding from changing conditions such as construction projects, surface erosion or natural events. From 2014 to 2024, almost **one-third of National Flood Insurance Program (NFIP) claims came from areas located in low- to moderate-risk flood zones.**

Flood insurance covers the cost of damage to your property and belongings after a flood event and is available to anyone in an NFIP participating community. You do not need a presidential disaster declaration to receive payment from your flood insurance policy. In comparison, federal disaster assistance requires a presidential disaster declaration and only comes in the form of financial or direct assistance from FEMA and low-interest loans from the U.S. Small Business Administration (SBA).

Get a quote to see how you can protect the life you've built at floodsmart.gov/policy-quote.

Contact **FEMA Mapping and Insurance eXchange (FMIX)** Customer Call Center for general flood insurance and flood mapping questions. Go to **msc.fema.gov/fmix** to chat live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, email **FEMA-FMIX@fema.dhs.gov** or call **(877) 336-2627**.

To download the designed version of this resource, [click here](#).

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With flood insurance from the NFIP, you're covered. A policy can cover up to:

- \$250,000 for your residential property
- \$100,000 for your personal belongings*
- \$500,000 for your commercial property
- \$500,000 for your commercial property contents

*Available to homeowners and renters