NFIP Flood Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Homeowners, renters and condo policies do not cover flood. The National Flood Insurance Program (NFIP), run by FEMA, provides flood coverage for buildings and contents in participating communities, and it is required for homes in high-risk flood zones with a federally backed mortgage. Policies are available in every flood zone, and coverage outside high-risk areas often costs less than people expect.

WHAT'S COVERED

Building
The structure, foundation and built-in systems.

Contents
Furniture, clothing and belongings.

Debris removal
Cleanup after a covered event.

Increased cost of compliance
Up to $30,000 to elevate or floodproof after a flood.

Loss avoidance
Sandbags and moving property before a flood.

Waiting period
New policies generally take effect after 30 days, with limited exceptions.

Good to know

There is usually a 30-day waiting period before NFIP coverage begins, so buy before a storm is in the forecast. Under FEMA's current rating method, premiums reflect each building's individual flood risk.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 30+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Basement contents
- × Additional living expenses and outdoor property such as decks
- × Fences and landscaping

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address and year built
- Current homeowners declarations page
- Mortgage lender details, if any
- Elevation certificate, if available

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/nfip-flood/

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