



Why Buy Flood Insurance?

A one-page guide to NFIP flood coverage, common risks, and how to get started

Flooding can happen both inside and outside mapped high-risk flood areas. Because most homeowners and renters insurance does not cover flood damage, a separate flood policy may be the best way to protect your property after a flood.

Why It Matters

- Over the past 10 years, 29% of NFIP claims came from outside current high-risk flood areas.
- Over the past 20 years, 99% of U.S. counties have experienced a flood event.
- A separate flood policy can help with repair and replacement costs after flooding.

When Insurance May Be Required

- Flood insurance is generally required when a government-backed mortgage is secured by a building in a high-risk flood zone.
- Outside mapped high-risk areas, coverage may still make sense because flood risk does not stop at the SFHA boundary.

What an NFIP Policy Can Cover

- Homeowners: up to \$250,000 building and \$100,000 contents coverage.
- Renters: up to \$100,000 contents coverage for belongings.
- Building and contents coverage are usually purchased separately and have separate deductibles.

How to Buy

- Ask your insurance agent for a flood insurance quote.
- Find a provider at [FloodSmart.gov](https://www.floodsmart.gov) or call the NFIP at (877) 336-2627.
- Buy early. New policies typically take effect 30 days after purchase, with limited exceptions.

Quick Facts

- Most homeowners and renters insurance does not cover flood damage.
- Flood insurance is available for homeowners, renters, and businesses.
- NFIP coverage can help protect both buildings and belongings.

Ask Your Agent About

- Building vs. contents coverage
- Deductibles and policy limits
- Basement limitations
- Replacement cost vs. actual cash value
- Possible mitigation discounts

Questions?

Matthew Thomas, CFM
GIS / MS4 / Floodplain Coordinator
859-986-8528 ext. 2310 |
mthomas@bereaky.gov
bereaky.gov/gis/flooding

Important: Flood insurance is purchased through a licensed provider; the City can help explain flood risk and local rules.