

GUIDE TO FLOOD INSURANCE

- Flooding is the most common and costly natural disaster in the United States.
- Floodwater can compromise your home's foundation while heavy rain can result in significant roof damage.
- Homeowners flood insurance covers your home's structure and belongings.
- Renters flood insurance protects your personal belongings inside the home.
- Commercial flood insurance protects a business's building and equipment.
- Building and contents coverage are usually purchased separately and have separate deductibles.
- Typically, a standard homeowners policy does not include flood coverage.



National Flood Insurance Program (NFIP)

- Managed by FEMA and available to anyone living in one of the participating NFIP communities.
- Typically, a new insurance policy from the NFIP becomes effective 30 days after purchase.
- The coverage limits for a family of one-to-four are \$250,000 in building coverage and \$100,000 in contents coverage.
- The coverage limits for businesses are \$500,000 in building coverage and \$500,000 in contents coverage.
- Visit [floodsmart.gov](https://www.floodsmart.gov) for more information.



Private Flood Insurance

- If your community does not participate in the NFIP program, you prefer private flood coverage, or you need higher limits because of your home's value, you can purchase a policy from a private flood insurer.
- These policies typically offer broader coverage than the National Flood Insurance Program (NFIP) policies.
- Policies may include coverages such as additional living expenses and loss of use.
- Contact an insurance agent or company for more information.

Common Coverages

Structures	Personal Property	Loss of Use
		
Covers items such as walls, floors, foundations, electrical and plumbing systems, furnaces, and water heaters.	Covers items such as clothing, furniture, and electronics if they are damaged or destroyed.	Covers temporary living expenses, like hotels and meals, if a home is not safe to live in after a loss.

SC Department of Insurance

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