

# Flood Insurance

## What you should know about the National Flood Insurance Program (NFIP)



Consumers 1-800-686-1526 • Medicare 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

### **What is flood insurance?**

Flood insurance is available through the National Flood Insurance Program (NFIP) in any Ohio community that participates in the program. Your personal insurance agent or your mortgage company should be able to tell you if your community qualifies for coverage and if you should consider buying the coverage.

NFIP defines flooding as a general and temporary condition where the surface of normally dry land is partially or completely inundated. Two properties or two or more acres must be affected. Flooding can be caused by the overflow of inland or tidal waters, the unusual or rapid accumulation of runoff, mudslides or water currents exceeding normal, cyclical levels.

### **Tips for purchasing flood insurance**

- Contact your insurance agent or company to inquire about flood insurance. Even though flood insurance is a federal program, private insurance companies may sell the policies.
- The Ohio Department of Natural Resources (ODNR) is a good source for citizens and agents to determine if they live in a flood hazard area and how the mandatory purchase requirements could impact consumers in those areas.
- You can purchase flood coverage at any time, even during a flood - provided that your community participates in the NFIP - but there is a 30-day waiting period for the insurance to become effective, so don't wait until a flood to act.
- Flood insurance is available to protect homes, condominiums, apartments and non-residential buildings, including commercial structures and their contents.
- The NFIP offers basement flood coverage for structural elements, essential equipment and other basic items normally located in a basement. Personal property contents require broader coverage, please discuss with your agent.
- The NFIP encourages people to purchase both building and contents coverage for the broadest protection.

### **Where to get more information about NFIP**

- The Federal Emergency Management Agency (FEMA) Natural Hazards Division: 1-888-CALL-FLOOD or visit <http://www.floodsmart.gov/floodsmart/pages/index.jsp>.
- The Ohio Department of Natural Resources Floodplain Management Program Office: (614) 265-6750 or visit <http://www.dnr.state.oh.us>.

### **What if I have a problem with the insurance agent or the company?**

The Ohio Department of Insurance regulates agents and companies that are licensed to sell insurance in our state. The Department's Consumer Services representatives at 1-800-686-1526, can answer your insurance questions and investigate your complaints about an insurance company or agent.

