



Fact Sheet

How to Buy Flood Insurance

Floods can affect anyone and are the most common and most costly natural disaster in the United States. Without flood insurance, it may be too expensive for owners to repair or rebuild after a disaster.

Flooding can occur almost anywhere. It occurs in moderate-to-low risk areas as well as in high-risk areas. Twenty-six percent of all claims in the recent Missouri flooding have come from areas not considered at high risk for flooding.

Homeowners and renters insurance does not typically cover flood damage. Property owners who live in communities participating in the National Flood Insurance Program (NFIP) can purchase affordable protection through an insurance agent or an insurer participating in NFIP. If your insurance agent does not sell flood insurance, you can contact the NFIP Referral Call Center at **800-427-4661** to request an agent referral.

Homeowners, renters and business owners who live in NFIP-participating communities are eligible to purchase flood insurance. A single-family residential building can be insured up to \$250,000 and its contents up to \$100,000. Renters can cover contents up to \$100,000. Non-residential property owners can insure their building up to \$500,000 and contents up to \$500,000.

You can ask your agent if your community participates in NFIP, or go online to www.fema.gov/cis/MO.html.

The cost of a policy depends on the flood risk, but the average cost for a homeowner in Missouri is approximately \$1,000 per year.

Flood insurance claims are paid regardless of whether there is a federal disaster declaration.

For more information visit www.FloodSmart.gov or call the NFIP helpdesk at **800-427-4661**.

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