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## Flood insurance worksheet

Flood insurance is a product that covers property loss caused by flooding. The most common way to get flood insurance is to go through the National Flood Insurance Program (NFIP), which is regulated by the Federal Emergency Management Agency. FEMA works with many different insurance companies to sell and manage policies. A deeper definition

Owners are eligible for NFIP coverage if their property is located in one of the communities involved in the programme. Standard homeowner insurance does not cover flood damage to property or property; homeowners need separate flood insurance if they want financial protection against disasters such as storm surges, hurricanes and overcrowded rivers. If the property is located in a high-risk area, called a special flood hazard zone, and is under mortgage, owners may need to get flood insurance. Flood insurance policies are available for homes and commercial properties. The standard flood insurance policy refers to direct physical damage to the home structure, including foundation, plumbing and electrical systems. It also applies to damaged belongings such as electronics, appliances, clothing and furniture. Homeowners can buy up to \$250,000 coverage for their house and up to \$100,000 for their belongings. Tenants can buy flood insurance, too. If they need to exceed these limits, they should consider buying excess flood insurance, allowing them to increase their coverage to fully insure their homes and belongings when federal policy is not enough. Flood insurance also includes deductible cover for both home and personal property. Choosing a lower deductible will increase rates, but the policy will stretch further. In order for the water causing the destruction to be considered a flood, it must cover at least 2 acres or cause at least one other property. Example of flood insurance

FEMA does not provide flood insurance directly. It works with private insurance companies that offer coverage to their customers. The federal government sets rates that are consistent between companies. The average cost of flood insurance policies through NFIP is \$672, but premiums vary considerably depending on property risk level, flood zone classification and insured insurance coverage options. After buying flood insurance, there's usually a 30-day waiting period before it takes effect. However, there are some exceptions to the NFIP waiting period. For example, the waiting period is canceled if the homeowner receives flood insurance in connection with a new mortgage. According to FEMA, nearly 25 percent of all NFIP claims come from moderate to low-risk flood areas. Use our mortgage refinance calculator to help you understand if refi is a good option for you. When rainfall and massive snowmelt swell in North Dakota's Souris River for up to 100 years level in June, placing more than 10000 10000 from Minot, Farmers Insurance agent James Bierschbach's phone began to ring. These homes were in a high-risk flood zone back during our last major flood in 1969, he says. But in the early '80s, they were rerated for Zone X, a 100-year flood level, after some dikes were placed. As a result, homeowners in the flooded area who had long declined flood cover or had n't ever needed to buy it were stuck with steep financial losses because most homeowners insurance policies don't cover flood damage. Not all Bierschbach callers were reviewing flood insurance, however. Some now bought flood coverage because they had to. When people want to borrow money to rebuild, banks and the Small Business Administration are now requiring flood insurance for any of the houses out in the area to protect them against other floods, he says.

Throughout much of the Northeast and Midwest, the once-in-a-lifetime floods of 2011, some of which stemmed from the slow-moving Hurricane Irene, have many homeowners rethinking their need for flood insurance. This year really highlighted the question: What is Plan B if I don't have flood insurance? says Michael Barry, a spokesman for the Insurance Information Institute. They've really gotten a quick primer on the financial recovery process. Buying flood insurance through the National Flood Insurance Program, or NFIP, a government program managed by the Federal Emergency Management Agency, is mandatory for federally backed mortgage holders living in FEMA designated Special Flood Hazard Zone, or SFHA. But for those who own their homes directly or live in non-SFHAs, or NSFHAs, the decision can be a difficult one. The first thing that people need to understand is everyone lives in a flood zone, says Janet Scott-Buckley, office manager at Harrington Insurance Agency in North Andover, Mass. The question is, how high is your risk? These steps will help you assess the need for flooding.

Step 1: Assess your home's flood risk

Just because you don't live in a high-risk area doesn't mean you're protected from flooding. The following websites provide detailed information to help those who are considering flood insurance: The National Flood Insurance Program: This site provides detailed information on floods and flood insurance, policy coverage and rates. A one-step flood risk profile gives you an estimate of the risk of flooding in your area and the cost of annual bonuses. FEMA Community Status Book: Find out if your community participates in the National Flood Insurance Program. If so, you can buy flood insurance. Basics of homeowners insurance: Having home insurance does not mean that all of your properties are fully covered under any circumstances. This home insurance primer explains how to make sure you have sufficient coverage. Find an agent and a local Use this tool to assess insurance needs and get an offer. Source: Delete this row if the source is not needed. According to FEMA, flooding is the nation's No. 1 natural disaster and occurs in all 50 countries. One in 4 floods occurs in NSFHAs. NSFHA homeowners file more than 20 percent of all NFIP claims and get one-third of federal disaster assistance for flooding. Also, you are clear from flood damage if you own a condominium several stories above ground level. Just because you are high doesn't mean you aren't at risk, says Lynne McChristian, Florida representative for the Insurance Information Institute. If the flood destroys piling underneath and the building collapses, if your unit was on top of it, you will not regress if you do not have flood insurance.

Step 2: Consider your worst-case scenario

As most homeowners insurance policies specifically exclude flood damage unless you have an NFIP policy, the total cost of repairing or restoring your home and replacing damaged content could drop to you. However, if the floods that swamp your home are severe enough to be declared a federal disaster, you might get a limited helping hand from Uncle Sam. In that case, you can apply for a direct grant that usually does not exceed \$33,000, or you can apply if eligible for a low-interest (Small Business Administration) loan, says Barry.

Step 3: Find out if you are eligible for flood insurance

You don't need to live in a high-risk flood zone to purchase flood insurance, but you have to live in a community participating in the National Flood Insurance Program. Most communities do, but not all, says Barry. FEMA asks local authorities to take certain measures, such as shoring up fees, in exchange for the NFIP's willingness to write policies in its field. You can find out if your community participates by contacting your homeowners insurance agent or by visiting the NFIP online Community Status Book.

Step 4: Know the limits of flood insurance

Federal flood insurance is available up to \$250,000 for building damage and \$100,000 for content. However, the coating is limited in cellars, including walkout cellars. People have this nice family room in the basement and think that if they buy flood insurance, all that stuff will be covered, but it's not, says Scott-Buckley. On the plus side, structural flooding covers all of your home systems: foundation, electrical and plumbing systems, stoves and water heaters, even those located in the basement.

Step 5: Crunch numbers

Now that you've considered your flood risk, worst-case financial exposure, your eligibility for flood cover and federal flood insurance restrictions, it's time to consider premium costs. The good news is that if you live in a medium low to low risk area, you will probably be eligible for the desired risk which bundles the building and content coverage for \$129 to \$405 a year. The tenant's flood policy for content starts at only \$49 a year. If you're with SFHA, rates range from \$472 to \$2,930 for buildings and content, \$376 to \$1,805 for just construction and \$136 to \$1,165 for only content. Scott-Buckley and Bierschbach advise all their customers to purchase flood cover. Your home is more than twice as likely to be damaged by flooding than by fire, Bierschbach says. However, he admits that with 100 years of flooding now behind them, some homeowners may be tempted to roll the dice. The question is, is this the last year in 100 years? he says. If so, next year could be the first year of the next 100 years and you could get flooded again. Photo: istockphoto.com

It is advertising content created in collaboration with Clearurance. Flood alerts remind me of when my Massachusetts home recently remodeled the basement flooded after a period of heavy rain. Since our homeowners insurance policy at that time does not include flood cover, I prepared to pay for any damage. In a stroke of luck, insurance regulators who examined our property noted that a basement sump pump, designed to prevent water accumulation, had failed. This allowed the insurance company to categorize the damage as a result of mechanical failure rather than flooding. The insurance covered the damage. But some people are not so lucky. Flood insurance in the United States on average, one of the most devastating property losses faced by homeowners in America is not from a fire, tornado or earthquake, but from flooding. Although this disaster occurs in all 50 states, flood damage caused by water build-up from outside the house is excluded under standard homeowners insurance policies. Homeowners have to purchase flood insurance available through the National Flood Insurance Program (NFIP) and supported by the U.S. Treasury, or from select by some private insurers. In Texas, Twico is a homeowners insurance company that includes flood cover for homeowners insurance policies in some coastal areas. Despite being federally subsidized and relatively inexpensive coverage, flood insurance is not a popular, voluntary purchase made by homeowners buying homes. The reasons are understandable. As a home buyer, you'll face countless closing costs and transaction requirements, so an extra \$400 to \$500 annual fee is easy to drop. Existing homeowners of NFIP flood insurance can be added at any time, but there's a waiting period for coverage. Flood insurance is not valid for thirty days after you purchase the policy, and it is also not effective on the floods that already occur when you buy it. You should never wait until the floods are actively threatening your property before you buy flood insurance because it may be too late to get coverage. What many homeowners is that the average cost of flood insurance can be reduced by a higher deductible policy, which still bears major losses in the event of catastrophic floods. Photo: istockphoto.com

Do you need flood insurance? If you live in a FEMA-listed flood zone, you may need to buy flood cover. Flood insurance is mandatory under federally insured programs forced against a mortgage lender. Depending on the distance from the water and the structure elevation, mandatory flood insurance can cost upwards from \$1,500 to \$2,500 or more per year. If the situation gets dark is when your property is located outside a flood zone that is delimited on a federal map. On average, more than 20 percent of flood losses occur in homes outside officially mapped flood areas. There are several reasons for this. Flood maps are often outdated. Earth development, paving and loss of natural drainage can be a factor causing unplanned flooded area properties to flood for the first time. The worst floods often occur in storms that drop tens of inches of rain in a short period of time. Accumulated flood waters with

nowhere to go mixed with sewage and land pollutes. One inch of this toxic stew entering your home's ground floor can require expensive cleansing as well as replacement of home contents including HVAC, furniture, clothing and decorations. Savvy insurance agents usually facilitate the voluntary purchase of flood insurance in cases where there is a remote possibility of flood loss of property located just outside the map of the flood zone. If you say yes to this voluntary purchase, you can best support your decision by keeping your insurance policy up to date. You must ensure that you have accurate descriptions of your home (such as square footage, number of lessons, age and materials from which it is made, etc.), including improvements and improvements such as a converted basement, a new roof or an HVAC system. Remember that to keep your inventory and insurer's contact information away from home, perhaps in the digital cloud, where it can be easily retrieved. If you refuse to purchase flood insurance, you may be asked to sign a waiver to confirm flood insurance was offered and refused. The waiver builds the protective walls of potentially expensive and often counterproductive litigation after the flood. If you're like most US homeowners, your family home is your most valuable financial asset. Choosing to voluntarily receive flood insurance for a few hundred dollars a year is worth the reward. After my family's near miss experience, I'm glad we did. For more information on flood insurance, use Clearurance resources: resources:

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