

# FLOOD INSURANCE

KNOW THE FACTS AND PROTECT THE LIFE YOU BUILT

Visit [floodsmart.gov](http://floodsmart.gov) for more information about federal flood insurance.

It typically takes 30-days for a policy to go into effect.



A PRP (Preferred Risk Policy) can cost as little as \$225 per year.



Over 40% of claims in ND come from areas outside of designated high-risk flood zones.



## KNOW YOUR RISK

Visit [ndram.swc.nd.gov](http://ndram.swc.nd.gov) and [msc.fema.gov](http://msc.fema.gov) for more information about flood risk in ND.

# \$69K

The average flood insurance claim payment over the past 5 years was about \$69,000.

Contact your homeowner's insurance agent about purchasing a flood policy.



An Elevation Certificate may be required for certain high-risk structures. If one does not already exist, you may need to hire a licensed land surveyor.

Flood damage is not typically covered by a homeowners or renters insurance policy.



Everyone is at risk of flooding. Where it can rain, it can flood.



# ↑ \$250K

Building and content coverage is available. Up to \$250,000 in dwelling protection.



NATIONAL FLOOD INSURANCE PROGRAM

NFIP flood insurance is available in 331 participating ND communities, including 45 counties.



Purchasing or renewing flood insurance is one of the most important steps you can take to financially prepare for a flood. Flooding is the nation's most common and costly natural disaster. Flood insurance allows you to recover more quickly and fully when disaster strikes.

## STATE ENGINEER'S MESSAGE

"Flood disasters can wreak havoc on our emotional and financial well-being. By using flood insurance as a mitigation tool, we can help the recovery process by alleviating some of the financial risk on our way to building more flood resilient communities," said State Engineer, Garland Erbele.