



ARIZONA DEPARTMENT OF INSURANCE

2910 N. 44th Street, Ste. 210 ~ Phoenix, AZ 85018
(602) 364-2499 ~ www.azinsurance.gov

Flood Insurance Information

Standard homeowner's insurance policies do not cover damage or losses caused by flooding. If a renter, home or business owner wants flood protection, they must buy insurance through the *National Flood Insurance Program*.

- Insurers generally define "flood" or "flooding" to mean *any water* outside your home that flows inside at the ground level. In Arizona, hard desert ground can quickly become saturated and water begins pooling on the surface. If that water enters your home in some way and damages your home and belongings, that event constitutes "flooding" and is NOT covered by your homeowner's insurance policy.
- "Flood insurance" is a separate kind of insurance policy, apart from your homeowner's insurance policy. You can purchase flood insurance through the National Flood Insurance Program (NFIP) under the US Department of Homeland Security, Federal Emergency Management Agency (FEMA). Visit www.floodsmart.gov for more information.
- There is a 30-day waiting period before a new flood insurance policy takes effect.
- The NFIP offers one policy to cover damage to your dwelling, and one to cover your personal belongings or "contents." They also offer flood policies to cover condominium associations and businesses.
- The same insurance companies and agents that sell homeowner's insurance also sell flood insurance under NFIP.
- If you live in an area the federal government designates as a "high risk" flood zone, your mortgage company will *require* you to buy flood insurance. If you don't buy it, your mortgage company will usually buy it for you and "force place" flood insurance on your dwelling and charge you for the coverage.
- Be aware that changes to the terrain surrounding your property can change the risk of flooding (e.g., a wildfire may destroy the ground cover that helps deflect flooding), so it is a good idea to periodically re-evaluate your flood risk.
- Contact the NFIP to find out what type of flood zone you live in: www.floodsmart.gov or (888) 379-9531.
- Periodically review your homeowner's insurance policy to understand what's covered and what's not and to update insurance coverage based on changes to your home, belongings or surroundings.
- Arizona storms can cause other types of damage that may be covered by homeowner's insurance. Contact your homeowner's insurance agent/representative to review your coverages.
- Auto insurance policies may cover damage to vehicles from a flood or storm if you carry "comprehensive" coverage on the vehicle.

Nearly 25% of flood insurance claims to the NFIP come from low-to-moderate flood risk areas! Everyone is at risk for flood to varying degrees.

- If your home or belongings suffer damage in a storm or flood, minimize further loss as quickly as possible. Make notes about steps you took to prevent further damage and keep track of expenses you incurred trying limit or reduce possible flood damage (e.g., sandbags, etc.), as you may be eligible for reimbursement from your insurer.
- Watch out for unscrupulous contractors, adjusters and others who might take advantage of you after a disaster occurs. Read contracts, check licenses, don't pay in cash up front, and don't be pressured without seeking proper verification.
- The NFIP can address questions or complaints about flood insurance benefits or claims:
 - Phone: (888) 379-9531
 - FAX: (202) 646-2818
 - Email: FloodSmart@dhs.gov
 - Website: www.floodsmart.gov
- If you have questions or a complaint about how a licensed insurance agent represented flood insurance information, or about your homeowner's insurance company, contact the Arizona Department of Insurance:
 - Phone: (602) 364-2499 or (800) 325-2548 (outside Phoenix)
 - Email: consumers@azinsurance.gov
 - Website: www.azinsurance.gov