PROTECT YOUR HOME

Flooding is the most common and costly natural disaster in the United States. Unfortunately, not everyone is aware of their flood risk and how to prepare for a flood.

This checklist provides useful information on how to financially prepare before a flood event. Help us spread the word to protect what matters, and be FloodSmart by sharing this checklist on your social platforms.

- [ ] Review your current insurance policies to see if coverage is provided for flood damage to your home and its contents.
- [ ] Most homeowners insurance does not cover flood damage, so be sure to purchase flood insurance to cover both your property and contents.
- [ ] Recover more quickly and easily by following these three steps when filing your flood insurance claim: notify your insurer to start the claims process, document the damage, and complete a proof of loss to support your claim. Learn more at FloodSmart.gov/floodsmart/pages/preparation_recovery/file_your_claim.jsp.
- [ ] To find an agent who sells flood insurance in your area, use the Agent Locator at FloodSmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp or call 800-427-2419.
- [ ] Ensure that medical and financial records—including your insurance policy— are in a waterproof container and store additional copies in a separate secure location.
- [ ] Create a contact card small enough to put in a wallet with important names and numbers to use in case of an emergency.
- [ ] Establish a disaster procedure and family communications plan to share with your family members at Ready.gov/make-a-plan.
- [ ] Visit FloodSmart.gov/floodsmart/pages/partner/flooding_community.jsp to identify ways to make your community more aware of the flood risks in your area.
- [ ] Visit FloodSmart.gov/floodsmart/pages/partner/spread_the_word.jsp to spread the word and share this checklist on your social networks.
- [ ] Tune in to local media and community messaging about potential disasters.
- [ ] Share your flood stories with us at info@femafloodsmart.com.
- [ ] Visit FloodSmart.gov for more resources and information.

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NATIONAL FLOOD INSURANCE PROGRAM