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Fact Sheet

How to Buy Flood Insurance

Every year more U.S. homes are damaged by flooding than any other type of natural disaster. Flooding can occur nearly everywhere – in high, moderate or low flood-risk areas.

Standard homeowners insurance does not cover flooding. You can protect yourself from financial losses caused by flooding through the National Flood Insurance Program (NFIP), administered by FEMA. A federal disaster declaration does not have to be in place for flood insurance claims to be paid.

Under the program, flood insurance is available in communities that have adopted and enforce regulations to reduce flood losses. More than 400 communities in Nebraska participate in NFIP, and there are more than 8,400 NFIP policyholders in the state. You can purchase a flood insurance policy if your community participates in NFIP, even if you don't live in a high-risk flood zone, or Special Flood Hazard Area.

How to buy:

- You can buy flood insurance by contacting your insurance company or agent.
- For an agent referral, call 800-427-4661 or visit [fema.gov/national-flood-insurance-program](https://www.fema.gov/national-flood-insurance-program).

Coverage is available for residential and commercial buildings and the contents in them:

- Up to \$250,000 in building coverage and up to \$100,000 in contents coverage for single-to-four family residential structures
- Up to \$500,000 in building coverage and up to \$100,000 in contents coverage for five-or-more family residential structures
- Up to \$500,000 in building coverage and up to \$500,000 in contents coverage for businesses

For more information, visit [FloodSmart.gov](https://www.floodsmart.gov) or call the NFIP helpdesk at 800-427-4661.

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