

Flood Insurance FAQs

1. Is flood damage covered by my homeowners insurance?

Most homeowners and renters insurance policies do not cover flood damage. Flood insurance can be purchased as a separate policy.

2. Where can I get flood insurance?

Any licensed property/casualty insurance agent can sell a flood insurance policy. If you experience trouble in locating an agent, contact the National Flood Insurance Program's (NFIP) agent referral program at 1-888-CALL FLOOD or visit

<http://www.floodsmart.gov/floodsmart/pages/purchaseinsurance.jsp>

3. Is there a waiting period before my flood insurance policy becomes effective?

There is a 30-day waiting period before a new or modified flood insurance policy becomes effective.

4. Are all flood insurance policies the same?

Flood insurance coverage can be purchased for homes and businesses – separate coverage must be purchased for the building and its contents.

5. Do I need to live in a floodplain to get flood insurance?

You do not need to live in a floodplain to purchase flood insurance – coverage is available to any building located in a community that is enrolled in the National Flood Insurance Program. For a listing of Michigan communities participating in the NFIP, visit <http://www.fema.gov/fema/csb.shtm>.

6. Is water back up in basements covered by a flood insurance policy?

Coverage for water back up in basements (drains/sewers) is excluded from the flood insurance policy.

7. Can I get coverage for water back up in basements?

Although basement water back up is excluded under most homeowners' insurance policies, coverage can be obtained by purchasing an endorsement. Most insurance companies offer sewer and drain back up as optional coverage. Coverage and limits vary by insurance company, so check with your agent/company about specifics. Some insurance companies include full coverage for sump pump failure while others specify items that are covered.

8. Are there steps I can take to minimize losses from water back up in basements?

- Never store perishables or valuables in basements that you can't afford to lose or replace.
- Do not store any item near basement drains.
- Check storm drain lines to make sure they're clear of debris, roots, etc.
- Grade the property around your home to drain water away from it.
- Install gutters and make sure downspouts are extended away from the foundation in order to carry water away from the basement walls.
- Use shelving or store items several inches above the potential water level to prevent loss.
- If you do have some water seepage following storms, take corrective measures to alleviate problems in the future.