

## Building Division

# Flood Insurance Facts

## Got Flood Insurance?

**[ IF Your Home is within the SFHA, Purchase of a Flood Insurance Policy is Greatly Encouraged ]**

The 26% chance of experiencing a flood during the life of a 30-yr mortgage tells you that flood insurance is IMPORTANT!

Because the **City of D'Iberville** enacts and enforces *beyond & above* the minimum FPM (Floodplain Management) standards of the NFIP (National Flood Insurance Program), for those of you within the SFHA, you can purchase a separate flood insurance policy with a **20%** discount that will cover your home and your contents.

Mortgage companies DO require *any* homeowner to have an *effective* flood insurance policy.

Please be aware, whether your home is within the SFHA or not, flood damage will ONLY be covered by an effective flood insurance policy. *Any* damage caused by flooding will ONLY be covered by flood insurance *regardless* of whether your home is within the SFHA or not.

- Homeowners, business owners, and renters all can purchase flood insurance; *because* our community participates in the NFIP.
- STANDARD property insurance or HOMEOWNER'S insurance policies DO NOT cover flood damage or flood losses.
- Flood insurance is available from any licensed insurance agent or through the NFIP by calling **1.800.427.4661 or 1.866.925.8789**
- The cost will be determined in part by whether your home is within the Floodplain, also known as a SFHA.
  
- For more information on determining your flood risk, finding an agent, or estimating your own premiums visit **Floodsmart.gov**

Remember, Hurricane Season *begins* June 1<sup>st</sup>; in most cases, there is a 30-DAY waiting period before flood insurance takes effect.

**We look forward to serving all members of our community.**