

## IS FLOOD INSURANCE REQUIRED?

Maybe, depending on the location of your home. If your home is in a high-risk flood zone, your mortgage lender will require coverage. But even if you are in a moderate or low-risk flood area, you may still want to purchase flood insurance.

## IF I HAVE HOMEOWNERS' INSURANCE, DO I EVEN NEED FLOOD INSURANCE?

Yes, most homeowners' and renter's insurance policies do not cover flood damage. A separate policy will most likely be necessary. If you do not have flood insurance, you may be responsible for the repair or replacement of your damaged property.



## WHAT DOES FLOOD INSURANCE COVER?

Flood insurance breaks down into two types of coverage - building property and personal contents.

### Building property coverage:

- The building, foundation, electrical, and plumbing systems
- Air conditioning, furnaces, or water heaters
- Appliances such as refrigerators and stoves
- Permanently installed items like carpet, bookshelves, cabinets, window blinds, detached garages
- Debris removal

### Personal contents coverage:

- Belongings such as clothing, electronics, and home furnishings (curtains, furniture)
- Portable items such as air conditioning units and microwaves
- Carpets not included under building property coverage  
Washing machines, dryers, and freezers
- Window blinds
- Valuable items up to \$2,500

## WHAT IS THE DIFFERENCE BETWEEN WATER DAMAGE AND FLOOD DAMAGE?

- Water damage is covered by homeowners' insurance and usually happens from plumbing issues, a hurricane causes a tree to fall into your home and water to flow into your home. Water heater or washing machine leaks.
- Flood damage is covered by flood insurance and happens when an overflow of water from a river, beach, lake and/or pond flows into your home or there are heavy rains causing the water to enter your home.

## WHERE CAN I PURCHASE FLOOD INSURANCE?

- The National Flood Insurance Program (NFIP) partners with more than 50 private insurance companies and the NFIP Direct to sell and service flood insurance policies.
- If you don't have an insurance company or if your insurance agent does not sell flood insurance, use the NFIP insurance provider locator to find a provider near you.
- If you purchase flood insurance through the National Flood Insurance Program you can only purchase \$250,000 for your home and \$100,000 for personal property.

# FLOOD INSURANCE

## THE BASICS

### IS THERE A WAITING PERIOD AFTER I PURCHASE INSURANCE?

There is a **30-day** waiting period from the date of the purchase of flood insurance until your policy goes into effect.

### IF I HAVE TO RELOCATE DURING REPAIRS, WILL MY FLOOD INSURANCE COVER THE RELOCATION COSTS?

Flood insurance does not cover the cost of having to move out of your home while repairs are completed.

### DO YOU HAVE QUESTIONS ABOUT FLOOD INSURANCE?

If you have questions about flood insurance, contact the **Florida Department of Financial Services Division of Consumer Services at the helpline: 1-877-693-5236.**

## ABOUT US

Dade Legal Aid ("DLA") provides free civil legal services for low-income children, foster youth, individuals and families in need in Miami-Dade County. Since 1949, DLA has been passionately committed to providing "Access to Justice" to residents in dire need of legal representation without means to hire their own attorney. Dedicated Staff Attorneys and Pro Bono Volunteer Attorneys provide life-changing, and often life-saving services, in the areas of Child & Teen Advocacy, Guardian ad Litem, Foster Youth Guardianship, Human Sex Trafficking, Domestic Violence, Family Law, Probate & Guardianship, Consumer, Bankruptcy, Benefits, Evictions, Mortgage Foreclosure, Real Property, Wills, Small Claims, Immigration, Veterans, Disaster Relief, Nonprofit Incorporation, Intellectual Property, Patent & Venture Law. Each year, DLA assists thousands of clients involved in legal disputes that are very contentious and emotional, positively impacting the lives of over 10,000 residents annually utilizing a strategic mix of experienced staff attorneys, pro bono attorneys, law firm partnerships, law school stakeholders and dozens of collaborations with diverse organizations and groups with the aim of assisting vulnerable children, families and populations living in poverty.

## CONTACT US

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