

Facts About Flood Insurance in Florida

01



Two Main Coverages

Flood insurance in Florida protects both the structure of your home (building coverage) and your belongings inside (contents coverage).

02



Flood Zone Matters

The cost of flood insurance heavily depends on your flood zone designation. High-risk zones have significantly higher premiums compared to moderate- or low-risk zones.

03



Not Everything is Covered

Flood insurance excludes damage from sewer backup, surface water flooding, and some coastal flooding events.

04



Consider the Wait

There's a 30-day waiting period after purchasing flood insurance before coverage begins. Floods within this window won't be covered.

05



Not Just High-Risk Needs

Even in moderate- or low-risk zones, flood insurance is recommended. Over 20% of flood insurance claims come from these areas.

Find out more at:

WWW.FLOODSHIELDGUIDE.COM