

5 FACTS ABOUT Flood Insurance Coverage Limits

ONE



Separate Coverage

Flood damage isn't covered by standard homeowners insurance. You'll need a separate flood insurance policy from the National Flood Insurance Program (NFIP) or the private market.

TWO



Coverage Limits for Homes

There are maximums on how much the NFIP will cover. For single-family homes, the limit is \$250,000 for the building structure and \$100,000 for contents.

THREE



Coverage for Renters

Renters can also get flood insurance, with the same content coverage limit of \$100,000 offered by the NFIP.

FOUR



Higher Coverage for Businesses

Commercial flood insurance through the NFIP has higher limits. It can cover up to \$500,000 for both the building and its contents.

FIVE



Going Above the Limits

If your property value exceeds the NFIP limits, you can explore excess flood insurance from private insurers to bridge the gap.