KNOW YOUR RISK
YOUR HOMEOWNER’S INSURANCE DOES NOT COVER FLOODS!

Flood insurance is the easy and inexpensive way to protect your home against nature’s #1 hazard.

THERE ARE LOTS OF REASONS TO BE INSURED AGAINST FLOODING

- Flooding is the state’s #1 natural disaster.
- Flood damage is not covered by most homeowner insurance policies.
- 25 percent of flood claims are filed by people living in moderate- to low-risk areas.
- Disaster assistance – when it’s available – is usually a loan you must repay with interest. Just a few inches of water can cause tens of thousands of dollars in damage to your home. Flood insurance makes sense.

DON’T BELIEVE THE MYTH

Many people are under the misconception that they are ineligible for flood insurance because of where they live or because of their mortgage status. But the truth is, as long as your community is an NFIP member, any homeowner, business owner and renter can get flood insurance.

More than 270 Mississippi communities participate in NFIP. To find out if your community is a member, contact your local building official or emergency management official.

WHAT ARE THE ODDS?

There is a 26 percent chance of experiencing a flood during the life of a 30-year mortgage, compared to a 9 percent chance of fire. However, losses due to flooding are not covered under typical homeowner and business insurance policies.

CAUSES OF FLOODING

- Hurricanes and tropical storms don’t just flood the coast. In the last 30 years, more deaths occurred from inland flooding of tropical storm systems than any other natural disaster.
- Heavy rains can produce flash flooding. Even if you live on a hill, your home can still flood.
- Heavy rains, winter storms, and spring thaws bring flooding to river basins.
- Overburdened or clogged drainage systems lead to property damage both within and outside floodplains.
- Construction and new development affect natural drainage and create new flood risks.

FOR MORE INFORMATION

Contact your NFIP State Coordinator by phone at (601) 933-6884 or by e-mail at memainfo@mema.ms.gov.

Visit the Mississippi Emergency Management Agency online at www.msmera.org.


TO PURCHASE FLOOD INSURANCE

Contact your insurance agent or call the National Flood Insurance Program toll-free at 1-888-379-9531

www.floodsmart.gov
CAN YOU WEATHER THE STORM?

Flooding is the most common natural disaster in the United States, causing an average of $2.4 billion in losses each year.

You don’t need to live near a river or a lake, in a low-lying area or near the Gulf Coast to lose your property to flooding.

Most flooding is the result of locally heavy rainfall.

FLOODS ARE COSTLY

From January 1978 to April 2005, the Federal Emergency Management Agency’s National Flood Insurance Program (NFIP) paid more than $278 million in flood insurance claims to Mississipians. That’s about $9.8 million in losses paid each year. In August 2005, Hurricane Katrina launched claims payments to more than $2.8 billion.

FLOOD INSURANCE IS AFFORDABLE

Chances are, you live in a low- or moderate-risk flood zone, where flood insurance policies range from $112 to $317 a year depending on the level of coverage. That’s peace of mind and protection for less than 90 cents a day!

WHAT YOU NEED TO KNOW

MISSISSIPPI IS A FLOOD ZONE

That’s true. The entire state is a mapped flood zone. Every part of the state is zoned according to its risk for flooding: low, moderate and high. To learn more about your risk, visit www.floodsmart.gov and click “What’s Your Flood Risk?”

YOU CAN GET FLOOD INSURANCE

Whether or not you live in a low-, moderate- or high-risk flood zone doesn’t matter. You can purchase a flood insurance policy for your property no matter where you live. The only factor is if your community is a member of the NFIP.

FLOOD INSURANCE IS AFFORDABLE

You can protect your property against flood losses for as little as $112 a year. If you live in a low-risk area, the maximum coverage, $250,000 for your home and $100,000 for contents, costs just $319 a year with a $500 deductible. That’s less than you spend on car insurance!