



FLOOD INSURANCE



Flash flood season is July through September, but floods can happen at any time during the year without warning.



Just a few inches of water in a house from a flood can cause tens of thousands of dollars in damage.



Typical homeowners insurance policies do NOT cover flooding damage to your home or belongings.



Renters can purchase flood insurance to cover their belongings.



Flood insurance is available to everyone, regardless of whether you live in a high-risk flood zone or not. Keep in mind that even if your home is not located in a high-risk flood zone, severe flooding can still occur in your area.



In most instances, flood insurance premiums are significantly lower for homes not located in a high-risk flood zone.



It takes a minimum of 30 days for a flood insurance policy to take effect.



For a single-family home up to \$250,000 coverage for the structure and up to \$100,000 coverage for the contents is available. Policies covering damages to personal property are available to renters as well as homeowners.



The National Flood Insurance Program (NFIP) is backed and subsidized by the federal government. The actual flood insurance policies are available through most insurance companies.

Call your local insurance agent for more information or call NFIP at 1-800-638-6620 or 1-888-CALL-FLOOD, or visit floodsmart.gov.



A number of factors are considered when determining your annual flood insurance premium. These factors include:

- Flood risk (e.g., your flood zone)
- The type of coverage being purchased (e.g. building and contents coverage)
- The deductible and amount of building and contents coverage
- The location of your structure
- The design and age of your structure
- The location of your structure's contents (e.g. Are your utilities elevated?)



The mission of the Clark County Regional Flood Control District is to improve the protection of life and property for existing residents, future residents, and visitors from the impacts of flooding while also protecting the environment.

Flood zone boundaries are determined by the Federal Emergency Management Agency (FEMA) in cooperation with the local communities. To find out if your home is located in a flood zone, visit Clark County Regional Flood Control District at RegionalFlood.org