



ARIZONA DEPARTMENT OF INSURANCE

2910 N. 44th Street, Ste. 210 ~ Phoenix, AZ 85018
(602) 364-2499 ~ www.azinsurance.gov

Flood Insurance

Insurance companies generally define “flood” or “flooding” to mean any water outside your home that flows inside at ground level. If this water damages your home or belongings it is NOT covered by your homeowner’s insurance policy.

Flood insurance is obtained through the *National Flood Insurance Program (NFIP)*.

Changes to the terrain surrounding your property can increase your risk for flood! For instance, a wildfire may destroy the ground cover that helps deflect flooding. *Periodically re-evaluate your flood risk.*

How to buy NFIP flood insurance:

- Start by calling your homeowner’s or renter’s insurance agent to ask if they write flood insurance. If they can’t help, call the NFIP to find an agent that specializes in flood insurance: **(888) 379-9531**.
- Unlike homeowner’s insurance, there is a **30-day waiting period** before a flood insurance policy takes effect.
- You will need to know what flood zone your home is in. To find out, call **877-336-2627** or visit www.FloodSmart.gov.
- If your home is *not* in a low-risk flood zone, you may need to seek assistance from your local **County Flood Control District** office to obtain documentation for flood insurance. This process can take some time.
- Unlike homeowner’s insurance, flood insurance requires separate policies for *each* building and policies for your belongings inside *each* building.
- Flood insurance can be purchased by homeowners, condo-owners, renters, and business-owners

Nearly 25% of flood insurance claims to the NFIP come from low-to-moderate flood risk areas! Everyone is at risk for flood to varying degrees.

Questions or complaints about flood insurance benefits or claims can be addressed to:

National Flood Insurance Program

Phone: (888) 379-9531 or 877-336-2627

Email: FloodSmart@dhs.gov

Website: www.floodsmart.gov

Questions or complaints about other insurance issues can be addressed to:

Arizona Department of Insurance

Phone: (602) 364-2499 or (800) 325-2548 (outside Phoenix)

FAX: (602) 364-2505

Email: consumers@azinsurance.gov

Website: www.azinsurance.gov

Other considerations after a disaster:

- Auto insurance policies cover damage to vehicles from a flood, fire and storms if you carry “comprehensive” coverage on the vehicle.
- After a disaster, contact your insurance company BEFORE you begin to repair, replace, clean, or dispose of your property. Policies generally require that you *show damaged property* to the insurer, so if you begin to repair, clean or replace property before the insurer has an opportunity to confirm and evaluate the damage, the insurer could potentially deny your claims.
- If you must urgently repair part of your home or car to protect it from further damage, keep very detailed records of the actual damage (photos, video) and keep detailed receipts to document the cost of the repairs.
- **Be alert for fraud!** Watch out for unscrupulous contractors, adjusters and others who might take advantage of you after a disaster occurs. Shop around, read contracts, verify licenses, don't pay in cash up front, and don't be pressured without seeking proper verification.
- Research all construction, cleaning and debris removal contractors BEFORE you enter into a contract and pay for any services. Contact the **Arizona Registrar of Contractors** (877-692-9762 or 602- 542-1525 or www.azroc.gov) to verify licensure and the **Better Business Bureau** (602-264-1721 or www.bbb.org) to inquire about complaints.