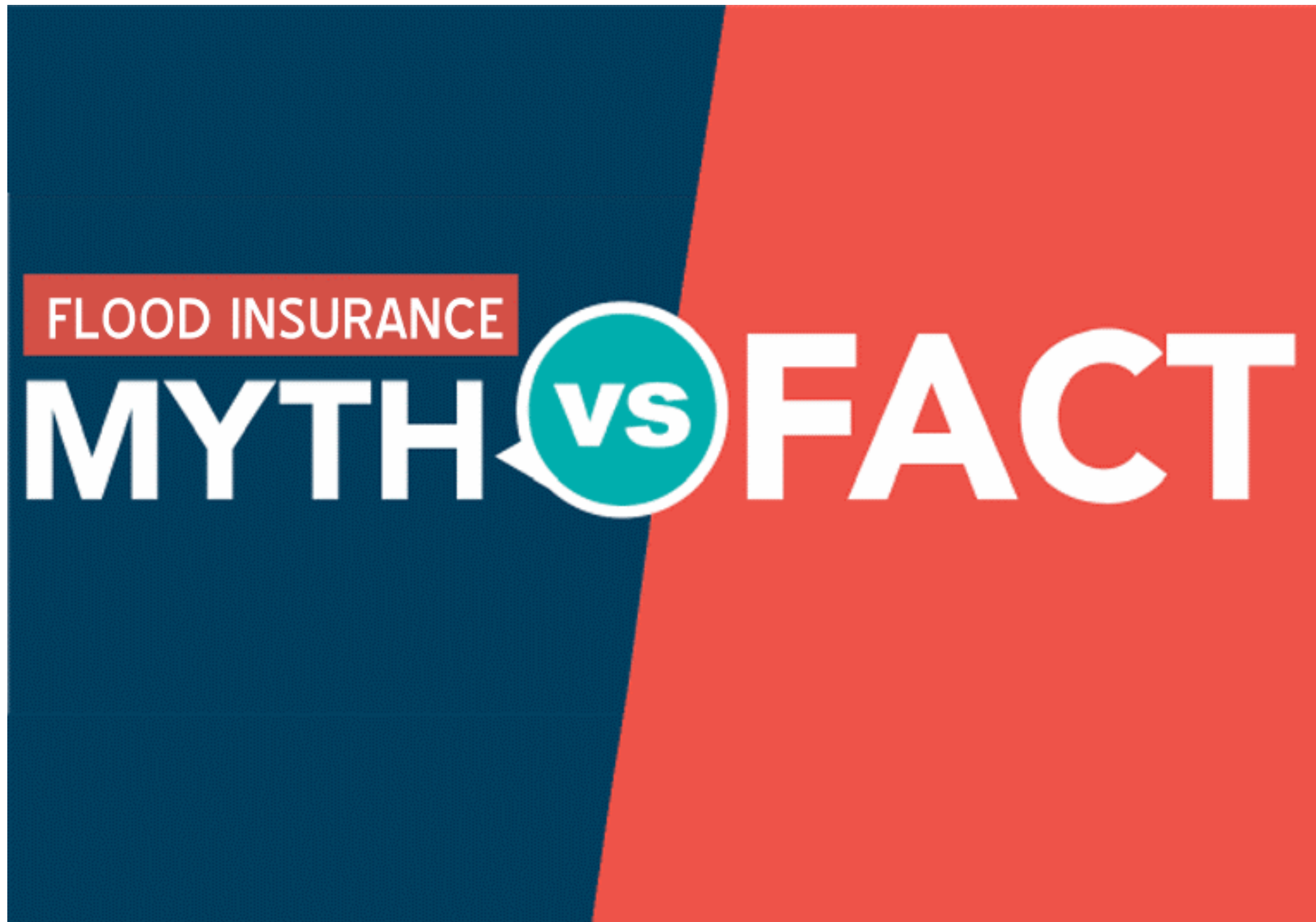




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# 5 Myths about Flood Insurance

by National Flood Experts | Oct 29, 2016 | flood zone expert | 0 comments



## Top Myths about Flood Insurance

### MYTH?

Only available if you are in a flood plain

### FACT

Many people think that flood insurance is only available to people who live in a FEMA designated flood plain. This is totally incorrect. Anyone living in a participating community throughout the Country can purchase flood insurance. Currently about 99% of all properties in the Country are in participating communities, and flood insurance can be cheap if you are in a preferred area. You can check here to see if your community participates: [Find out if your community participates in the NFIP and the kinds of NFIP resources available in your community.](#)

### MYTH?

Only people in a high risk area should buy flood insurance

### FACT

FEMA states that over 20% of all claims come from low risk areas. You should at least have a conversation with your insurance agent about the risk of flooding. Low risk, does not mean NO risk.

### MYTH?

Flood Insurance covers everything

### FACT

Flood Insurance is very specific in what it does and does not cover. The basics are it covers your structure, the foundation and the components that make it run (electrical etc). It does not cover, driveways, walks, decks, pools, patios etc. You can also purchase contents coverage on your policy which will cover your personal belongings

**MYTH?**

## Homeowners policy covers flood

**FACT**

This is one we get a lot. Your home insurance policy does NOT cover flooding from exterior sources. Flood Insurance is entirely separate from Home Insurance. Flood Insurance also does not cover internal flooding from broken pipes, roof leaks, etc, these fall under Home Insurance.

**MYTH?**

## If you are in a flood zone, there is nothing you can do about it.

**FACT**

Again this is not true! You can petition FEMA to have your home or business removed from the high risk flood zone, which removes your requirement for flood insurance. You can keep flood insurance if you would like, and only pay the preferred rates. **This is what our company specializes in.**

If you have questions on if you would qualify, contact us anytime for free!!

✉ [support@nationalfloodexperts.com](mailto:support@nationalfloodexperts.com)

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