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For more information about the NFIP and flood insurance,  
call 877-336-2627 or visit [FloodSmart.gov](https://www.floodsmart.gov).

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## NATIONAL FLOOD INSURANCE PROGRAM

# Flood Insurance for Renters



FEMA





## Protect the things you love.

If you rent your home, purchasing a standard renters insurance policy covers your personal belongings from theft, wind, or fire damage. If you live on a lower floor, a standard renters insurance policy doesn't typically cover flood damage.

**While your landlord may have flood insurance to cover the building you live in, their insurance will not cover your personal belongings.**

Only a separate flood insurance policy can cover items damaged in a flood. Without it, you'd have to replace any damaged clothes, furniture, electronics, or other possessions out of pocket. Renters flood insurance is low in cost but can cover thousands of dollars of personal property.

## DID YOU KNOW?

- Flooding is the most common and costly natural disaster in the United States. It is often an emotionally and financially devastating experience.
- If you suffer a flood, you can seek federal disaster assistance, but it may not be enough to make a full recovery. Only flood insurance covers the cost of flood damage and you don't have to pay it back.

## What does renters flood insurance cover?

Contents coverage (also known as renters flood insurance) in rental units above the lowest elevated floor<sup>1</sup> can cover up to \$100,000 and includes:

- Clothing
- Furniture
- Televisions
- Radios
- Portable and window air conditioners
- Microwaves
- Dishwashers
- Clothes washers and dryers
- Freezers and the food inside
- Valuables such as artwork (up to \$2,500)
- Carpet over finished flooring
- Improvements and betterments

## How do I purchase renters flood insurance?

The price of flood insurance depends on where you live and your desired coverage. If you live in an area with a low or moderate risk of flooding, the NFIP offers a lower-cost flood insurance option. **If you qualify, you can buy a renters flood insurance policy starting at \$100 a year, including taxes and fees.** It takes 30 days for an NFIP policy to take effect, so don't wait. To buy NFIP flood insurance, call your insurance agent for more information.

## Have questions about flood insurance?

If you have renters or car insurance, ask your agent or insurance company for more information on your renters flood insurance coverage options.

**Call the NFIP at 877-336-2627, or visit [FloodSmart.gov](https://www.floodsmart.gov).**

<sup>1</sup> Not available in a subgrade basement