



HOMEOWNERS FLOOD INSURANCE

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



Homeowners Flood insurance is a critical safeguard for homeowners, offering protection that goes beyond the typical policy. By covering both the structure and contents of a home, flood insurance can provide peace of mind and financial security in the face of unpredictable natural disasters.

Here's what you need to know:



FLOOD INSURANCE

Covers damages from events such as heavy rainfall, overflowing water, and hurricane storm surges, which are not usually covered by standard homeowners' insurance



FLOOD ZONE

It is important to evaluate your flood risk. Find out if you are in a flood risk zone, those in high-risk flood zones or with mortgages from government-backed lenders may require flood insurance.



NOT COVERED

Being protected from flood is key. However, flood insurance doesn't usually cover damage from moisture, mildew, or mold that could have been avoided, or damages from water sources inside the home like burst pipes.



30- DAY WAITING PERIOD

Once you evaluated your needs for flood insurance it's important you understand the policy does not take effect once you sign the policy, but 30 days after that .



PREMIUMS

The cost of flood insurance will be based on your property's flood risk. Be sure to shop around for the best price. Check out our website for a full list of licensed brokers and agents.



FOR MORE INFORMATION

Go to **FLOODSMART.GOV**

We are the state's leader in investigating insurance fraud and returning millions of dollars to Californians



Commissioner Ricardo Lara

We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you."

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