



RENTERS FLOOD INSURANCE

EMPOWERING CONSUMERS, STRENGTHENING COMMUNITIES



Renters Flood insurance is a critical safeguard for renters, offering protection that goes beyond the typical policy. By covering the 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

In the face of unpredictable natural disasters Flood insurance covers your personal property from flood events such as runoff from new construction, sudden heavy rainfall, and rapid snow melt, usually not covered by your standard renters' insurance.



FLOOD ZONE

Make sure you evaluate your flood risk. Find out if you are in a flood risk zone. Those in high-risk flood zones. There are many hidden flood risks that can leave you and your valuable belongings vulnerable.



NOT COVERED

Being protected from flooding is key. However, be sure to review your flood insurance. Typical flood insurance does not cover the building or any structural damage to the rental property.



30- DAY WAITING PERIOD

Once you evaluate 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

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



FOR MORE INFORMATION

Go to **FLOODSMART.GOV**



Commissioner Ricardo Lara

WE ARE THE STATE'S LEADER IN INVESTIGATING INSURANCE FRAUD AND RETURNING MILLIONS OF DOLLARS TO CALIFORNIANS

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

Follow this QR code for more information: qrco.de/CROB



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