



Illinois Insurance Facts

Illinois Department of Insurance

Consumer Alert - Flood Awareness

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Flood Insurance

As spring rains approach, Flood Insurance should be considered.

The standard homeowners' insurance policy does not cover flood damage.

What is a flood?

The National Flood Insurance Program (NFIP) defines flood to be a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more adjacent properties (at least one of which is the policyholder's property) from: overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source, mudflow, or collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels.

What is flood insurance?

- Flood insurance is a special policy that is federally backed by the NFIP.
- You may buy flood insurance that covers up to \$250,000 for flood damage to your home. A standard flood policy will cover structural damage to your home, including damage to your furnace, water heater, air conditioner, floor surfaces (carpeting and tile) and debris clean up.
- For an additional premium, you also may buy flood coverage for up to \$100,000 of damage to the contents of your home due to a flood.
- Coverage is available up to \$500,000 for non-residential buildings and their contents.

How Can I Buy Flood Insurance?

You can buy NFIP flood insurance directly from your property and casualty insurance agent or insurance company if your community participates in the NFIP. You can find out if your community participates by visiting the following NFIP Web link: <http://www.fema.gov/fema/csb.shtm>.

Your insurance agent or insurance company also can confirm whether flood insurance is available to you and what it would cost.

Plan Ahead:

It is very important to plan ahead. A flood insurance policy will not go into effect until 30 days after you buy the policy.

Other Things to Know:

- According to FEMA, between 20 and 25 percent of flood claims occur in medium or low risk flood areas.
- You can buy flood insurance for your home or business regardless of whether the property is in or out of a floodplain, as long as the property is located in a participating community.
- You can obtain more information about flood insurance at the NFIP Web site at <http://www.fema.gov/nfip>.

Related Topics

[When Disaster Strikes – What to Do After an Insured Homeowners Loss](#)
[Disasters – Who Can You Contact?](#)
[Disaster Brochure](#)

For More Information

**Call our Consumer Services Section at (312) 814-2427 or
Our Consumer Assistance Hotline Toll Free at (866) 445-5364
Or visit us on our website at <http://insurance.illinois.gov>**