



PROTECT YOUR HOME

Flooding is the most common and costly natural disaster in the United States. Unfortunately, not everyone is aware of their flood risk and how to prepare for a flood.

This checklist provides useful information on how to financially prepare before a flood event. Help us spread the word to protect what matters, and be flood smart by sharing this checklist on your social platforms.

- Review your current insurance policies to see if coverage is provided for flood damage to your home and its contents.
- Most homeowners insurance does not cover flood damage, so be sure to purchase flood insurance to cover both your property and contents.
- Recover more quickly and easily by following these [three steps](#) when filing your flood insurance claim: notify your insurer to start the claims process, document the damage, and complete a proof of loss to support your claim.
- Use the [Agent Locator Tool](#) to find an agent who sells flood insurance in your area, or call 800-427-2419.
- Ensure that medical and financial records—including your insurance policy—are in a waterproof container and store additional copies in a separate secure location.
- Create a contact card small enough to put in a wallet with important names and numbers to use in case of an emergency.
- Establish a disaster procedure and [family communications plan](#) to share with your family members.
- Identify ways to make your community more aware of the [flood risks in your area](#).
- [Spread the word](#) by sharing this checklist on your social networks.
- Tune in to local media and community messaging about potential disasters.
- Share your flood stories with us at info@femafloodsmart.com.
- Visit FloodSmart.gov for more resources and information.



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