

FEMA FLOOD POLICY COVERAGE

FEMA, through the NFIP, doesn't directly sell flood insurance. Instead, it works with a network of private insurance companies to offer flood insurance policies to property owners and renters in participating communities.

Coverage Options

- **Building coverage:** This covers the structure of your building, including walls, foundation, electrical systems, plumbing, and attached fixtures. The maximum coverage for single-family homes is \$250,000.
- **Contents coverage:** This covers your personal belongings inside the insured building, such as furniture, appliances, electronics, clothing, and valuables. The maximum coverage for contents is \$100,000.

Eligibility for FEMA Flood Policy Coverage

- Single-family homes
- Condos (for one unit)
- Apartments or buildings (whole coverage)
- Businesses
- Non-profit groups

