# FLOOD INSURANCE QUESTIONS AND ANSWERS 2023

WHAT ARE THE TWO TYPES OF FLOOD INSURANCE? - answer NFIP PROVIDES AN EMERGENCY PROGRAM AND REGULAR PROGRAM

HOW WAS THE NFIP CREATED? - answer BY THE PASSAGE OF THE NATIONAL FLOOD INSURANCE ACT OF 1968

CAN YOU OBTAIN FLOOD INSURANCE THROUGH PRIVATE INSURERS? - answer YES UNDER THE "WRITE YOUR OWN" PROGRAM AND THEY ARE 100% REIMBURSED BY THE GOVERNMENT

WHAT IS REQUIRED BY COMMUNITIES TO OBTAIN NAT'L FLOOD INSURANCE? answer THEY MUST BE WILLING TO ADOPT FLOOD CONTROL MEASURES
AND RESTRICT OR PROHIBIT BUILDING IN HAZARDOUS AREAS

HOW LONG ARE POLICY PERIODS FOR FLOOD INSURANCE? - answer FOR 1 OR 3 YEARS

WHAT IS THE WAITING PERIOD FOR COVERAGE? - answer 30 DAYS

WHAT IS THE STANDARD DED UNDER THE EMERGENCY PROGRAM FOR BUILDING AND CONTENTS? - answer EACH COVERAGE HAS A SEPARATE DED OF \$1000

WHAT IS THE STANDARD DED UNDER THE REGULAR PROGRAM FOR BUILDING AND CONTENTS? - answer EACH COVERAGE HAS A SEPARATE DED OF \$500

WHAT IS LIMIT FOR SINGLE FAMILY HOME UNDER EMERGENCY PROGRAM? answer \$35,000
(\$10,000 FOR CONTENTS)

WHAT IS LIMIT FOR SINGLE FAMILY HOME UNDER REGULAR PROGRAM? answer \$250,000
(100,000 FOR CONTENTS)

EXCLUSIONS - answer CROPS, SHRUBS, LIVESTOCK, VEHICLES, SWIMMING POOLS

WHAT IS THE ONLY TYPE OF DWELLING THAT CAN BE INSURED FOR REPLACEMENT COST? - answer SINGLE FAMILY DWELLINGS. ALL OTHERS PAID ON AN ACV BASIS

## **Flood Question And Answers**

J Elliott

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