
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

AN Whitehead



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