Phone Numbers and Websites

NFIP General Information (For questions and assistance with their individual claims)	800-427-4661
Direct Side (For Direct agents and Direct policyholders)	800-638-6620
Disaster Assistance HELPLINE (For citizens affected by a disaster)	800-621-FEMA (or) 3362
FEMA MAP STORE (Flood Map Orders) (Flood Maps are free for State officials, minimal cost for others)	800-358-9616
Map Specialist (flood mapping issues)	877-336-2627
FEMA Warehouse (ordering publications, forms, manuals, etc.)	800-480-2520
FEMA CONTACT: **Rich Sobota**	856-489-4003

Important/Useful Websites

http://fema.gov/nfip Flood Insurance and Mitigation Information for State/Local Officials and general public.

http://store.msc.fema.gov FEMA Map Store – View maps free online; order maps (free for state officials, minimal cost to others)

www.floodsmart.gov Complements the advertising campaign, provides access to agents, general information about possible flood risk and premium ranges.

Floods are the most common natural disaster in the United States, causing more than $7.1 billion in U.S. property damage in the last 10 years.

It is important to take a few simple steps to protect your home and family from floods.

Homeowners insurance ***does not*** *cover flooding.*

Before a flood occurs in your area, *get flood insurance coverage*.

You can obtain flood insurance through the National Flood Insurance Program (NFIP).

Call your insurance agent or find an agent near you by calling:

1-800-427-2419

FACTS on FLOODING and FLOOD INSURANCE

BEFORE a flood occurs in your area

GET FLOOD INSURANCE

Call **1-800-427-2419** to learn more and find an agent.

Flood insurance coverage is available through local agents for residential and commercial buildings and contents.

Renters can also purchase contents coverage.

Coverage is available for up to $250,000 for residential buildings; $100,000 for contents; up to $500,000 for non-residential buildings including small businesses; up to $500,000 for non-residential contents.

IF a storm or flood is forecast for your area:

- Move important objects and papers to a safe place
- Plan for evacuation
- Have emergency supplies on hand
- Have a working sump pump
- Anchor fuel tanks
- Elevate furnace, water heater, washer & dryer
- Have clean water on hand

What to do when a flood occurs—

- Avoid touching floodwaters, walking through floodwaters or driving through floodwaters.
- Stay away from downed power lines and electrical wires.
- Keep an eye out for snakes and wild animals.
- Throw away water-damaged food.
- Check for sewage and water line damage.
- Take photos and make a list of damaged or lost items.
- Call your insurance agent.
- Keep power off until an electrician has inspected your system.

Federal Disaster Assistance in the form of grants and loans is available if a flood has been declared a federal disaster. However, grant amounts are limited and most assistance comes in the form of loans, which must be repaid. Insurance, on the other hand, provides reimbursement for all covered damage and the check never has to be repaid.

What is covered by flood insurance and what is **not** covered:

Coverage includes:

- The insured building
- Built-in appliances and central air
- Permanently installed paneling, wallpaper, cabinets and carpet
- Limited coverage for basements
- Detached garages (up to 10% of total policy value)
- Debris removal
- Contents—if contents coverage was also chosen

Coverage **DOES NOT** include:

- Vehicles
- Land and Fences
- Plants
- Animals
- Currency
- Boats
- Swimming pools
- Decks

Policyholders should always check their policies for specific details.

Call **1-800-427-2419** to find an agent near you.

Go online at www.floodsmart.gov or www.PEMA.state.pa.us for more information about floods and flood insurance.