



**National Flood**  
INSURANCE

# How to Buy Flood Insurance

# How to Buy Flood Insurance

You can only purchase flood insurance through an insurance agent; you cannot buy it directly from the National Flood Insurance Program (NFIP) or private carriers\*.

As a managing general agent (MGA), National Flood Insurance, LLC is able to write your flood insurance policy, nationwide through both the NFIP and private A+ rated carriers.

## Questions we can help you with include:

- What flood zone do I live in? What is my property's flood risk?
- Is flood insurance mandatory for my property? Will the lender require it?
- Do I qualify for a Preferred Risk Policy?
- Does my community participate in the National Flood Insurance Program's Community Rating System (CRS)? If so, does my home qualify for a CRS rating discount?
- What will and won't be covered?
- Will the Federal Government back my flood insurance policy?
- How much coverage should I get for my building and for my contents?
- How can I reduce my premium?
- Are there additional expenses or agency fees?
- Will my policy provide Replacement Cost Value or Actual Cash Value—and what's the difference between the two?
- Who should I call if I have a flood claim?
- How can I pay for my policy?
- How do I renew my policy?
- Elevation Certificates

## Elevation Certificates

Based on your property and flood zone, you may require an Elevation Certificate (EC). This certificate verifies your building's elevation compared to the estimated height floodwaters will reach in a major flood in a high-risk flood area.

It's also beneficial to ask if your community participates in the CRS, because that means local officials may already have a copy of your EC on file.

A property owner in a high-risk flood area always has the right to purchase an EC, which may reduce your flood insurance premium. Please contact National Flood Insurance at (888)900.0404 for more information.

\*content source: FEMA (last updated 04/2017)