

UNDERSTANDING FLOOD LOSS AVOIDANCE

Preparing for a flood can save you and your family time, money and stress. FEMA's National Flood Insurance Program (NFIP) offers policyholders coverage to protect themselves against the financial burden of flood loss, including coverage for flood loss avoidance measures.

DEFINING FLOOD LOSS AVOIDANCE

Flood loss avoidance is a term used to describe the preventative actions you can take to minimize or prevent flood damage to insured property when flooding is expected. Proactive measures can be taken in and around the property to protect both your building and personal belongings.

POLICY DETAILS

The Standard Flood Insurance Policy (SFIP) offered by the NFIP covers up to \$1,000 for reasonable expenses incurred to protect insured property, and up to \$1,000 to relocate insured property away from a flood or imminent danger of a flood. No deductible is applied to this coverage. For you to be eligible, you must be in a community where:

- A general and temporary condition of flooding exists near your location; or
- An official issued an evacuation order or other civil order for your community requiring measures to preserve life and property from flooding.

PAYMENTS & PROTECTIONS

As long as the previously stated eligibility requirements are met, you can start a claim with your insurer for repayment of any expenses for performing flood loss avoidance measures. This is true regardless of whether these measures were successful in preventing flood damage.

For the best result, you should use a combination of flood loss avoidance measures to effectively reduce or prevent flood damage. For example, employing a combination of pumps and sandbags, or securing plastic sheeting over a sandbag barrier can help slow floodwaters from reaching your home. When combined, sandbags, levees and pumps provide more protection for your property and belongings.

COVERAGES

The following items are covered flood loss avoidance expenses. To ensure eligibility, keep copies of all receipts for your insurance agent, flood insurer or claims adjuster.



WATER PUMPS

Purpose: Pumps are instrumental in removing water and other liquids from the building, limiting damage.

Coverage details: Your reasonable expense to buy a water pump is covered.



SANDBAGS

Purpose: Sandbags reduce flood damage by creating heavy barriers that divert floodwaters away from the building and are not easily washed away.

Coverage details: Both the bags and the sand to fill them are covered.



FILL TO CREATE TEMPORARY LEVEES

Purpose: Temporary levees act as walls to effectively divert the flow of water from your property and belongings.

Coverage details: Organic fill materials used to create a barrier (such as soil, sand and rocks) are covered, as are water-filled bladders.



PLASTIC SHEETING AND LUMBER

Purpose: These materials can be used to elevate and shield insured property and belongings.

Coverage details: They're covered when used in connection with any of the previously mentioned flood loss avoidance measures.



MOVING AND STORAGE EXPENSES

Purpose: In the event of a flood disaster, moving insured property away can limit your flood damage.

Coverage details: Your flood policy covers expenses to move your property for 45 consecutive days. Coverage begins when the personal property is removed from the building. A deductible is not applied to the costs of moving your property to safety. Refer to your policy or agent for specifics on where property should be moved and storage options.



LABOR

Purpose: Time spent moving and protecting your property can help minimize or prevent flood damage. Examples include, but are not limited to, filling sandbags, digging levees and removing property from harm's way.

Coverage details: Work performed by you, a family member or a professional is covered. Request repayment (at the federal minimum wage) for hours you or your family members spent working, or submit invoices from hired professionals for their time.

NEXT STEPS

Are you fully covered? Find a flood insurance provider and get a quote for an NFIP policy at [floodsmart.gov/find](https://www.floodsmart.gov/find). You can also visit [floodsmart.gov/SET](https://www.floodsmart.gov/SET) to learn more about protecting your home and minimizing flood loss.

After a flood, talk to your agent or insurer for more information on how to start a claim for reimbursement. For larger mitigation projects, review the Flood Insurance Manual, NFIP Claims Manual and NFIP Claims Handbook at [fema.gov/flood-insurance/work-with-nfip/manuals](https://www.fema.gov/flood-insurance/work-with-nfip/manuals), and consult with your local floodplain administrator.

