

Flood Insurance



Do I need flood insurance?

Mortgage lenders may require flood insurance if you live in a flood zone. Your homeowners policy does not cover flood damage!



Traditionally, flood insurance has only been available through the National Flood Insurance Program (NFIP). Today, there are more options.

Flood insurance is also available through private insurers, including surplus lines insurers.

WHAT IS SURPLUS LINES?

Surplus lines insurance is sold through insurers not licensed in Pennsylvania. They are licensed in the state in which the insurer is based, and must be authorized to sell surplus lines policies in Pennsylvania.

Surplus lines policies may offer significant savings for some consumers, depending on the level of risk their property poses.



Surplus lines policies contain many but not all the protections included in policies issued by insurance companies licensed in Pennsylvania.

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WHAT ARE MY OPTIONS?



I'VE BEEN REDRAWN INTO A FLOOD ZONE. NOW WHAT?

If your home has been drawn into a flood zone and you believe it to be in error, you can appeal the decision by calling 1-877-FEMA-MAP or visiting www.fema.gov/information-homeowners.

More information, including lists of private flood insurance companies and agents who can discuss surplus lines is available on the Flood page of our website. Under "Coverage," select "Flood."



Questions?

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1-877-881-6388.

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