



FEMA

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# News Release

## **Yes, renters can buy flood insurance**

**AUSTIN, Texas** – Flood insurance isn't just for homeowners and businesses. If you are a renter, you can get a policy from the National Flood Insurance Program (NFIP) to cover your belongings, including clothes, furniture and electronics.

Flood insurance for renters covers your personal property during a flood while a traditional renters policy does not. The cost of the policy is based on several factors including the building's flood risk.

If you are a renter in low-to-moderate risk areas, you may be eligible for a Preferred Risk Policy. These policy premiums are the lowest premiums available through NFIP. Nearly 26% of all NFIP flood claims occur in the low-to-moderate risk areas.

If you live in an area that is in a special flood hazard area or floodplain, standard rated policies are available. Ask an insurance agent to give you a quote for maximum coverage and lower levels of coverage to find a level of coverage you can afford.

Renters flood insurance premiums are calculated based on factors such as:

- Year of building construction
- Building occupancy
- Number of floors
- The location of your contents
- The flood risk (i.e. flood zone)
- The location of the lowest floor in relation to the elevation requirement on the flood map (in newer buildings only)
- The deductible you choose and the amount of coverage

For more information about an NFIP policy, call 800-427-4661 or your insurance agent and visit <https://www.fema.gov/national-flood-insurance-program>.

For further information on the Texas recovery, visit the South Texas disaster web page at [www.fema.gov/disaster/4454](http://www.fema.gov/disaster/4454), the FEMA Region 6 Twitter account at [www.twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) or the Texas Division of Emergency Management website at <https://www.dps.texas.gov/dem>.

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*FEMA's mission: Helping people before, during, and after disasters.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (press 2 for Spanish)*