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For more information about the NFIP and flood insurance,  
call 877-336-2627 or visit [FloodSmart.gov](https://www.floodsmart.gov).

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NATIONAL FLOOD INSURANCE PROGRAM

# Flood Insurance for Renters



FEMA



NATIONAL FLOOD  
INSURANCE PROGRAM®





## Protect the things you love.

If you are a renter, purchasing a standard renters insurance policy covers your personal belongings from theft, wind, or fire damage. A standard renters insurance policy typically doesn't cover flood damage.

**While your landlord may have flood insurance to cover the building you live in, their insurance will not cover your personal belongings.**

Only a separate flood insurance policy can cover items damaged in a flood. Without it, you'd have to replace any damaged clothes, furniture, electronics, or other possessions out of pocket. A low-cost renters flood insurance policy can cover thousands of dollars of potential personal property damage.

## DID YOU KNOW?

- Flooding is the most common and costly natural disaster in the United States. It is often an emotionally and financially devastating experience.
- If you suffer a flood, you can seek federal disaster assistance, but it may not be enough to make a full recovery. Most homeowners policies don't cover flood losses, only flood insurance covers the cost of flood damage.
- Any area can flood. In fact, 40% of NFIP claims came from outside high-risk flood areas between 2015 and 2019.

## What does renters flood insurance cover?

Contents coverage (also known as renters flood insurance) in rental units above the lowest elevated floor<sup>1</sup> can cover up to \$100,000 and includes:

- Clothing
- Furniture
- Televisions
- Portable and window air conditioners
- Portable microwaves
- Portable dishwashers
- Portable clothes washers and dryers
- Mini fridges
- Valuables such as artwork and jewelry (up to \$2,500)
- Rugs
- Books, kitchenwares, computers/electronics

## How do I purchase renters flood insurance?

The price of flood insurance depends on where you live and your desired coverage. **A renters flood insurance policy can start at \$100 a year, including taxes and fees.** It takes 30 days for an NFIP policy to take effect, so **do not delay.** To buy NFIP flood insurance, call your insurance agent or company for more information.

## Have questions about flood insurance?

If you have renters or car insurance, ask your agent or insurance company for more information on your renters flood insurance coverage options.

**Call the NFIP at 877-336-2627, or visit [FloodSmart.gov](https://www.floodsmart.gov).**

<sup>1</sup> Not available in a subgrade basement