

# Flood-In-Progress Exclusion in the NFIP's Standard Flood Insurance Policy

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FEMA recommends the purchase of a flood insurance policy to protect one of your most valuable assets, your home.

## Flood Insurance Policy Details

A Standard Flood Insurance Policy (SFIP) offered by the National Flood Insurance Program (NFIP) covers direct physical loss by or from a flood. When a new flood policy is purchased or changes are made to an existing policy, it generally takes 30 days from the date of purchase or change in coverage for your flood insurance policy to become effective. The NFIP pays policyholders according to the terms and conditions of their policy; however, under the SFIP there are some exclusions that may apply, such as flood in progress. This exclusion only applies if a flood begins before your policy or additional coverage take effect.

When a flood begins before a policy takes effect, damage from that flood may be excluded from coverage. Whether or not a flood is in progress, the claim is evaluated on an individual basis. Evidence that a flood may be in progress may include, ongoing flooding in the community where the insured building is located; flooding that causes damage from an opened spillway, breached levee, water released from a dam, or water that escapes from the banks of a waterway.

Section V(B) of the SFIP specifically excludes coverage from damage caused by a flood already in progress. Your NFIP insurer may apply the flood-in-progress exclusion if they confirm the conditions detailed in the policy are met. NFIP insurers and their independent adjusters will utilize a variety of sources, including information from FEMA, to determine when a flood occurred.

If you suffer flood damage, it is important to start a claim with your provider right away so that an adjuster can perform a timely investigation. Your claim will be thoroughly investigated, and all determinations will be made on a case-by-case basis. It is possible that one policyholder's damage may be subject to this exclusion while a neighbor's may not. It is important to note that in nearly all flood claims, damage that meets the coverages defined in the SFIP will be paid. Flooding can occur at any time and from different sources. It is possible that damage can result from distinct flooding events, even when the area is currently affected by a flood in progress.

Flood insurance is the first line of defense against damage to your home or business after a disaster. Contact your insurance agent to learn about specific coverages as the sooner you purchase flood insurance, the more likely you will be covered when a flood occurs.

If you have any questions about whether you have a covered claim, contact your insurance agent. More information about the NFIP and the SFIP are available at [FEMA's website](#) or the NFIP's [FloodSmart website](#).



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