

# Flood Insurance

As an aftermath to the catastrophic fire in Colorado Springs, there is a concern that flooding may occur in structures which are located outside the 100 year floodplain.

[http://www.ready.gov/sites/default/files/Flood\\_After\\_Fire\\_Fact\\_Sheet.pdf](http://www.ready.gov/sites/default/files/Flood_After_Fire_Fact_Sheet.pdf)

Most standard owner's insurance policies do not cover flood damage. The National Flood Insurance Program allows residents to purchase flood insurance for structures and for contents. Any local insurance agent can sell a policy and legally must charge the same rate. Many property owners have purchased flood insurance for a building because it was required for their mortgage. Flooding will affect both the building and its contents, so people buying or renting property may want to purchase content insurance to cover personal possessions. Don't wait for the next flood to buy insurance. If your agent does not write flood insurance or you don't have an agent, you may contact the National Flood Insurance Program's (NFIP) toll free number to obtain the name of an agent in your area who does write flood insurance. The number is 1-888-FLOOD29 or TDD# 1-800-427-5593.

FEMA also offers an excellent NFIP Web site for consumers, insurance professionals, surveyors and lenders. For more information, visit: <http://www.floodsmart.gov/floodsmart/>

## Insurance Help

The Colorado Division of Insurance regulates the insurance industry and assists consumers and other stakeholders with insurance issues. It also provides a good resource for questions related to filing claims after a disaster.

Visit: [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance) for more information or call (303) 894-7490.

United Policyholders is a nonprofit consumer organization that advocates for the rights of insurance consumers and educates individuals and businesses on how to get fair treatment.

Contact: Karen Reimus, United Policyholders' Outreach and Education Coordinator, at [karen@uphelp.org](mailto:karen@uphelp.org) or call (415) 393-9990. Website: [www.uphelp.org](http://www.uphelp.org)

## Additional useful informational links:

[http://www.azdeq.gov/function/programs/download/adwr-wildfire\\_insurance.pdf](http://www.azdeq.gov/function/programs/download/adwr-wildfire_insurance.pdf)

[http://www.floodsmart.gov/floodsmart/pages/partner/tools\\_resources.jsp#materials6](http://www.floodsmart.gov/floodsmart/pages/partner/tools_resources.jsp#materials6)

[http://www.ready.gov/sites/default/files/Flood\\_After\\_Fire\\_Fact\\_Sheet.pdf](http://www.ready.gov/sites/default/files/Flood_After_Fire_Fact_Sheet.pdf)

[http://www.google.com/url?sa=t&rct=j&q=flood%20after%20fire&source=web&cd=6&ved=0CGsQFjAF&url=http%3A%2F%2Fdps.nv.gov%2Fmedia%2FPR%2F2011%2FFlood\\_After\\_Fire-Consider\\_Flood\\_Insurance%2F&ei=YDLzT4uwB4qjrQH\\_t8CJCQ&usg=AFQjCNFD9PMawIt2IOLPp7zumvJjeOQSTg](http://www.google.com/url?sa=t&rct=j&q=flood%20after%20fire&source=web&cd=6&ved=0CGsQFjAF&url=http%3A%2F%2Fdps.nv.gov%2Fmedia%2FPR%2F2011%2FFlood_After_Fire-Consider_Flood_Insurance%2F&ei=YDLzT4uwB4qjrQH_t8CJCQ&usg=AFQjCNFD9PMawIt2IOLPp7zumvJjeOQSTg)