



## Basic Flood Insurance Offers up to \$350K in Coverage: Insurance.com Cautions About Risk of Being Underinsured

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*Determine whether you might need more than \$250K for your dwelling and \$100K for personal possessions*

**Foster City, CA – July 13, 2021** – With heavy rain and flash flood warnings a common occurrence over the past few weeks and the prospect of additional storms throughout Hurricane Season, [Insurance.com](#) explains how flood insurance works and advises on the importance of purchasing appropriate protection in advance of any flooding.

Comprehensive information is available: [Flood insurance: a complete guide](#).

“With flooding the most common natural disaster in the U.S., it is critically important that homeowners and renters understand how to buy flood insurance,” explains Les Masterson, managing editor for Insurance.com. “If you want flood protection, it’s essential to purchase a separate flood policy, since damage from rising water is excluded from standard home insurance coverage, and those without flood protection risk being [underinsured](#).”

Unique aspects of flood insurance include:

- It is generally not possible to buy a policy and benefit from it immediately when a storm is on its way, due to a standard 30-day waiting period between acquiring protection and the start of any coverage period
- Unlike homeowners policy prices, flood insurance rates do not vary between insurers on standard flood policies
- The National Flood Insurance Program (NFIP) allows people to buy up to \$250,000 for home protection and \$100,000 for property or contents
- Flood insurance features separate deductibles for buildings and their contents
- Consumers can choose their deductible amounts, although those with mortgages may be constrained by their lender’s limits

As Tropical Storm Elsa recently demonstrated, property owners from Florida through New England can experience flooding from one significant weather event.” Masterson continues. “Given that [Hurricane Season](#) is barely out of the gate, now is a good time for people to assess their flood protection levels and obtain additional coverage ahead of upcoming storms.”

Masterson is available to explain exceptions to standard flood insurance terms and can advise on how consumers may be able to buy coverage beyond the NFIP basic levels.

### About Insurance

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