

Do you have Flood Insurance?

Now is the time to buy flood insurance. In most situations, there is a 30-day waiting period from the time the flood insurance policy is written and the premium is paid until the policy goes into effect.



National Flood Insurance Program policies are available for homeowners, businesses and renters and will include coverage for the structure and contents. There are policy limits for both business and residential structures as well as business and residential contents. Individuals who live in a Special Flood Hazard Area, and who have a federally backed loan, are required to carry flood insurance. To find out if you live in a Special Flood Hazard Area, contact your flood plain manager through the local or parish government.

To get more information on flood insurance, visit floodsmart.gov or call 1-888-379-9531.