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Understanding Flood Insurance for Renters

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Renters often overlook flood insurance, assuming they aren't at risk, but as we know, floods can

happen anywhere. Educating your renter clients about the importance of flood insurance is a crucial step in safeguarding their personal property.

Renters Insurance Doesn't Cover Floods

Many renters believe their standard renters insurance will cover all types of damage, but flood damage is often excluded. As an insurance agent, it's important to help clients understand this gap.

Flooding, whether caused by heavy rain, snowmelt, or nearby bodies of water, can result in significant damage. Without flood insurance, renters are left responsible for replacing personal belongings like furniture, electronics and clothing out of pocket.

What Does Flood Insurance for Renters Cover?

Through the National Flood Insurance Program (NFIP), renters can purchase a policy that protects their personal

property from flood damage. It's important to tell clients that while flood insurance for renters won't cover the building itself—that's the responsibility of the property owner—it will cover personal items inside the rental unit, such as furniture, appliances and clothing.

Encourage your clients to review their flood insurance policy carefully to understand the coverage limits, deductibles and exclusions.

Emphasizing the importance of this step helps them see the value of flood insurance beyond just the cost.

Keep in mind that coverage for contents is not the same as building coverage. A contents-only policy ensures they have the coverage they need without needlessly paying extra.

Why Renters Should Consider Flood Insurance

Flooding isn't limited to high-risk areas. Clients living in low- or moderate-risk zones might not think they need flood insurance, but floods can occur anywhere.

Encourage your clients who are renting to protect their belongings and avoid significant financial loss in the event of a flood. In knowing they can recover, they have the peace of mind that whatever tomorrow brings, they've prepared in advance today.

As a trusted source, you can help renters make informed decisions about protecting their property. Point them toward resources like the [NFIP's Renter's Brochure](#), and ensure they understand the full picture when it comes to flood risks and insurance coverage.



Resource library

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FEMA



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FEMA | National Flood Insurance Program
500 C St SW, Washington, D.C. 20472

Disaster Assistance:
800-621-3362



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