



FEMA



Flood insurance: keep your business in business.

Get lower-cost flood insurance with a Preferred Risk Policy for your business.



Protect your business from unexpected flood damage.

You work hard to make sure your business is running smoothly. Unfortunately, far too many businesses end up having to close their doors after a flood.

Just a few inches of water can damage walls and floors, wreck expensive equipment, ruin furniture, destroy supplies, and cost tens of thousands of dollars to repair.

Commercial property insurance does not usually cover flood damage. Only flood insurance does.

Any area can flood. In fact, 40% of National Flood Insurance Program (NFIP) claims came from outside the high-risk flood areas between 2015 and 2019. From 2014 through 2018, the average commercial flood claim was more than \$112,000. Without flood insurance, most business owners have to pay recovery costs out of pocket.

There are two types of commercial flood insurance coverage options: building property and personal property (contents). The maximum amount in coverage for each policy is \$500,000. The NFIP encourages business owners to purchase both types of coverage to make sure they are financially prepared for potential flooding.



One small action can protect you from a huge problem.

Most businesses in moderate and low flood-risk areas qualify for the NFIP's lower-cost Preferred Risk Policy (PRP).

PRPs offer the same great coverage but at a lower price.

The average PRP policy cost is just \$2,000 per year for commercial properties and can cover up to \$500,000 for your building and \$500,000 for the contents—so you can get up and running again faster after a flood.

Tell your insurance company or agent you're interested in learning more about a lower-cost PRP.



Call today.

Flood insurance reduces the financial burden of a flood event, making it easier for you to get back to your routine.

To protect your livelihood, call your insurance company or agent and ask about a flood insurance policy that covers your business and its contents.

To find an insurance provider near you, visit [FloodSmart.gov/find](https://www.floodsmart.gov/find) or call the NFIP at 877-336-2627.

What does building flood insurance cover?*

- Foundations
- Electrical systems
- Plumbing systems
- Water heaters
- Central air conditioning

What does contents flood insurance cover?*

- Furniture
- Machinery and equipment
- Business inventory
- Portable and window air conditioners
- Portable microwave ovens
- Portable dishwashers
- Clothes washers and dryers
- Food freezers

DID YOU KNOW?

At least 40% of businesses never reopen following a disaster. Commercial property insurance does not generally cover flood damage. Only flood insurance does.