



# Mutual Aid Agency

## Flood Insurance Q&A

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If you were to be asked if your insurance includes coverage for flood damage, would you know the answer? Do you know your risk of flood based on the location of your property?

### **Q. Is flood insurance included in my homeowners policy?**

No. Despite nearly half of the US population believing it to be the case, flood insurance is not typically included in any homeowners policy, no matter your provider. It's almost always a separate policy.

### **Q. Why should I get flood insurance?**

Devastating rainfall can occur anywhere – including your home, ministry or business and flood damage can be absolutely devastating—both financially and emotionally. While insurance can't protect you from the loss of sentimental valuables, it *can* save you from the stress of an unexpected debt. In 2019, the average claim payout from the National Flood Insurance Program was over \$50,000—an amount that could be catastrophic for families who have to pay out-of-pocket.

### **Q. Who needs flood insurance?**

While flood insurance is a good idea for everyone, you should certainly purchase it if you live in an area that is subject to floods. If you want to assess your level of risk, the Federal Emergency Management Agency (FEMA) has a website that provides a flood map service where you can check your location.

### **Q. Can I get coverage for other structures or contents?**

Yes! We recommend covering buildings other than your home, including barns, detached garages, and other outbuildings in your flood insurance policy. A flood insurance policy covers the structures, but coverage for contents can be added for an additional premium.

### **Q. What about a church building, camp or ministry—how do I get coverage for that?**

As with a homeowners policy, flood insurance isn't included in standard ministry coverage, so it is an important additional policy. Mutual Aid Agency specializes in helping ministries get the protection they need, and that includes insuring against the risk of flood damage.

### **Q. Can MAA help me with my flood insurance policy?**

Yes, absolutely! Call, email, or text us for help in choosing coverage that fits your needs. For more information about flood insurance, visit [www.fema.gov](http://www.fema.gov).