

Fast Facts About Flooding

The [Connecticut Insurance Department](#) and [National Association of Insurance Commissioners \(NAIC\)](#) offer these facts to consider.

I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

FLOOD FACT



If it rains where you live - it can flood. Floods occur in all 50 states.

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Floods are the most common and costliest disaster in the US. Floods caused \$16.6 billion in damage in 2016 in the U.S.

You need to buy a separate policy. Most homeowners and renters insurance policies DON'T cover flood damage.



Ninety percent of all natural disasters involve flooding. Floods can bring walls of water 20 feet or higher.

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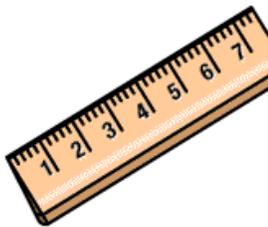
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25% of all flood losses in the US occur outside of a FEMA designated flood zone.

Just 1 inch of flood water can cause \$27,000 in damage to your home.



If you live in a 100-year floodplain, there's more than a 1 in 4 chance you'll be flooded during a 30-year mortgage.

Still have questions?
Contact the Department:
insurance@ct.gov
800-203-3447