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. Flooding occurs in all 50 states.

**FLOOD FACT**
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.

**I DON’T HAVE FLOOD INSURANCE — WHY DO I NEED IT?**

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

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

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