

Hurricane Season Begins June 1

DURHAM, N.C. – Hurricane season begins in two weeks. Homeowners, renters and business owners should consider purchasing flood insurance now. It takes 30 days from the date of purchase for a National Flood Insurance Program policy to take effect.

Flooding is the most common natural disaster in the United States and often does not result in a federal disaster declaration where FEMA offers help. More than 20 percent of flood claims come from areas outside high-risk flood zones.

FEMA home repair grants provide only basic, emergency assistance. Flood insurance covers much more. For example, policyholders in North Carolina have received average payments of \$40,000 after Hurricane Florence. The average annual cost of an NFIP policy for homeowners is about \$700.

A single-family home can be insured up to a maximum of \$250,000. This does not include contents coverage which can be purchased separately and covers up to \$100,000. Renters can cover contents up to \$100,000. Non-residential property owners can insure their structure up to \$500,000 and contents up to \$500,000.

Most people buy flood insurance through an agent they already know. If your agent does not sell flood insurance, find an insurance agent and learn more about the NFIP by calling 800-427-4661. Information also is available at [FloodSmart.gov](https://www.floodsmart.gov).

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