



SF Property Owners: Heavy Rains Impacting Your Property?

You Can Purchase Flood Insurance

Typically, flood damage is not covered by a homeowner’s or renter’s insurance policy. **San Francisco property owners and renters can purchase flood insurance** to protect their properties and minimize the risk of damage from heavy rains. The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA), and offers **building and contents coverage for residential and commercial properties** including **multi-unit buildings and condominiums**, and **contents only coverage for renters**. Property owners and renters can also purchase flood insurance through private flood insurers.

What you need to do: Contact your insurance broker to get started.

Some Basics of What’s Covered (and not Covered)

	COVERED	NOT COVERED	LIMITED	WHAT TO DO?
Electrical, plumbing systems	X			
Personal belongings (<i>excl. currency, precious metals, valuable papers</i>)	X			
Permanent carpeting, paneling	X			
Sewer backup inside your property		X		Apply for a Floodwater Grant and get reimbursed to install a backwater valve: sfwater.org/FloodwaterGrant
Financial losses caused by business interruption		X		
Foundation walls			X	Contact your insurance broker
Basement			X	Contact your insurance broker

For details on coverage: go to <https://www.floodsmart.gov/how/what-is-covered> and contact your insurance broker.

Effective Dates: There is generally a **30-day waiting** period between the date a policy is purchased and the date coverage goes into effect. We encourage purchasing flood insurance well in advance of the onset of winter rains and storms. Rates are variable based on risk, age of the property, and other building characteristics.

The maximum limits of coverage

Type	Building Coverage	Contents Coverage
Residential (1-4 family. incl. condo units)	\$250,000	\$100,000
Other Residential (5+ units)	\$500,000	\$100,000
Non-Residential (commercial)	\$500,000	\$500,000
Condominiums (condos)	Check with your association for a condo master policy	

For a Summary of Policy Coverage refer to FEMA’s website at: <http://bit.ly/FEMA-Flood-Insurance-Coverage>

Is your insurance broker telling you that you are not eligible for flood insurance? Contact:

The National Flood Insurance Program Help Center at: 1-877-336-2627 or visit: <https://www.floodsmart.gov>

Si necesita asistencia en español llame al 415-554-3289 o 311.

如果您需要中文協助，請致電**415-554-3289**或**311**。

Kung kailangan ninyo ng tulong sa Tagalog mangyaring tumawag sa 415-554-3289 o 311.