

RESIDENTIAL COVERAGE: Questions for your Agent

There are several things you should know before talking to your insurance agent that can help determine the right flood insurance for you.

Elevation Certificates

Your insurance agent may ask you for an Elevation Certificate. This certificate verifies the elevation of the lowest floor of your house relative to the ground. It is especially important if your house/building is in a high-risk flood area.

An Elevation Certificate is only required if your building was built, or substantially improved, on or after the date of the community's initial Flood Insurance Rate Map (FIRM). These buildings are considered to be Post-FIRM. Be sure to ask your agent if your house/building is a Pre-FIRM or Post-FIRM building before purchasing your Elevation Certificate.

It's also beneficial to ask if your community participates in the Community Rating System (CRS), because that means local officials may already have a copy of your Elevation Certificate on file. See the CRS questions below.

Helpful Questions

To be proactive about your insurance, you should ask your insurance agent the following questions:

- What flood zone do I live in? What is my property's flood risk?
- Is flood insurance mandatory for my property? Will the lender require it?
- Even if flood insurance isn't required by my lender, do I still need it?
- Do I qualify for a Preferred Risk Policy?
- Does my community participate in the NFIP Community Rating System (CRS)?
If so, does my home qualify for a CRS rating discount?
- What will and won't be covered against flood damage?
- Will my flood insurance policy be backed by the federal government?
- How much coverage should I get for my building and for my contents?
- What options do I have to reduce my premium?
- Are there additional expenses or agency fees I should be aware of?
- Will my policy provide Replacement Cost Value or Actual Cash Value? And what is the difference between the two?
- Who should I call if I have a flood claim?
- How can I pay for my policy?
- How will my policy be renewed?

To find an agent near you, go to [FloodSmart.gov](https://www.floodsmart.gov) or call 1-888-379-9531.