Flood Insurance, do I need it?

Most properties are susceptible to flooding, even if they are not in a flood zone. According to data from the National Flood Insurance Program (NFIP) from 2013 to 2023, one-third of claims came from areas located outside the current flood zones. That is why it is important to protect your property with flood insurance, even if you live in an area with a low to moderate risk of flooding.

The official definition of flood used by the NFIP is:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land or of two or more properties (at least one of which is your own) resulting from:

   a. Overflow of inland waters or tidal waters;
   b. Unusual and rapid accumulation or runoff of surface waters from any source;
   c. Mudslides, dirt carried by a water current.

2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or water currents exceeding anticipated cyclical levels that result in a flood as defined above."

Flood insurance becomes increasingly important considering **that damage caused by floods is excluded in most property policies, both for homes and businesses.**

If you have a personal or commercial property, or both, obtaining flood insurance protects you against physical damage caused by flooding due to overflowing bodies of water, storm surges, mudslides, among others.

There are several options available that can be tailored to your needs, so contact 787-708-6362 to get guidance and obtain the ideal insurance for you. You can get flood insurance at any time, but you should not wait until it's too late.

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References:

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