

Homeowners Insurance versus Flood Insurance

Homeowners insurance covers losses due to:

- Fire
- Explosions
- Lightning
- Smoke
- Tornadoes
- Vandalism
- Wind storms
- Theft
- Hail
- Flood (**Not Covered**)

Flood insurance can be purchased to cover building structures and contents damaged due to a flood, including:

- Your house or dwelling
- Attached and detached garages
- Permanently installed fixtures
- Personal property within the house

A house has a 26 percent chance of flooding in a 30-year mortgage period, versus a 4 percent chance of catching on fire. Now is the time to buy flood insurance or revisit your current flood insurance policy to be sure your coverage is sufficient.

To learn more about flood insurance and to locate an agent near you, visit www.floodsmart.gov.



FEMA



Maryland
Department of
the Environment

Maryland's Digital Flood Insurance Rate Map Program at a Glance