

## **Flood Insurance Information**

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. Because the City of Sea Isle City participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, even for properties that have been flooded. Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program takes effect.

Some people have purchased flood insurance because the bank required it when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents.

If your flooding problem is caused or aggravated by sewer backup, check out a sewer backup rider to your homeowner's insurance policy.