THINGS TO ASK BEFORE PURCHASING FLOOD INSURANCE

Avoid Costly Mistakes by Asking the Right Questions



Brought to you by: Chris Greene

THE FLOOD INSURANCE GURU®

INTRODUCTION

Are you sure your current home insurance covers flood damage?

Do you know which exact questions to ask your agent before buying a policy?

This eBook will arm you with the top questions to ask and explain what the answers really mean.

Inside, you'll learn the key differences between NFIP and private flood insurance, how risk zones affect pricing, and why waiting to buy might cost you thousands.

***Watch:** 5 Questions To Ask When Buying Flood Insurance*



What is Flood Insurance, and Why Does It Matter?

Definition:

- **Flood insurance is separate from homeowners insurance — and most policies don't include it.**

Why It Matters:

- **Just 1 inch of water can cause $25,000+ in damages.**

Common Myths Debunked:

- **"I'm not in a flood zone, so I don't need it"** → Every zone is a flood zone.
- **"FEMA will cover me"** → Only if there's a major federal disaster, and even then, help is limited.

If your home floods and you're uninsured, you're 100% responsible for the repair costs.



5 QUESTIONS

You Must Ask Before Buying Flood Insurance



1 What is Covered & What is Excluded?

- Structural vs. content coverage
- Exclusions like basements, additional living expenses

2 What kind of flood zone am I in? And how does it affect my premium?

- How to find your FEMA flood zone
- What “Special Flood Hazard Area” means

3 Should I buy NFIP or private flood insurance?

- Compare limits, waiting periods, and coverage flexibility
- NFIP caps vs. private carriers

4 How is the premium calculated?

- Elevation certificates
- Foundation type, claims history, and mitigation

5 What’s the waiting period before my policy is active?

- 30 days for NFIP, sometimes less for private

MISTAKES HOMEOWNERS MAKE *AND HOW TO AVOID THEM*

- ***Waiting until a storm is forecast to get coverage***
- ***Assuming homeowners insurance covers flooding***
- ***Not asking about replacement vs. actual cash value***
- ***Not reviewing coverage annually as maps and rules change***

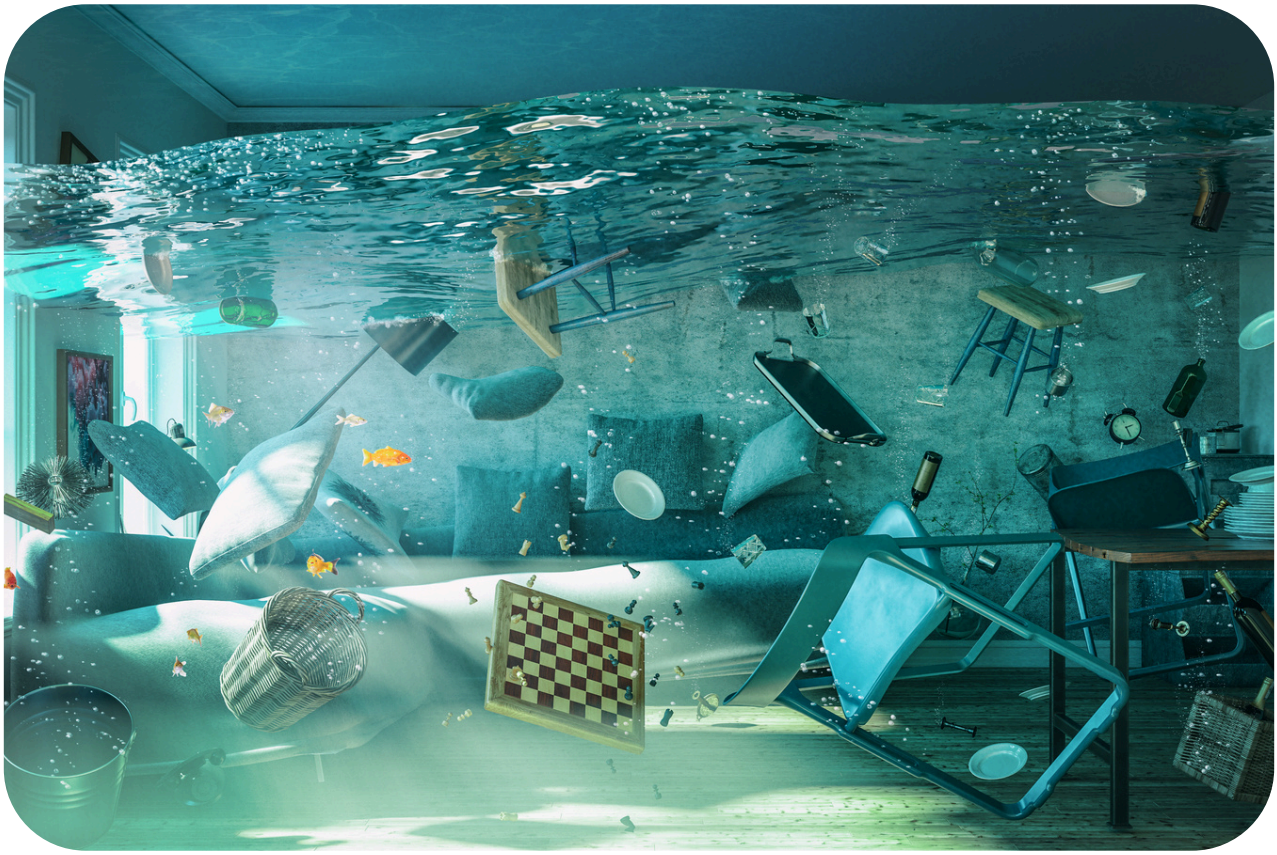




Most regrets around flood insurance come from asking the right questions too late.

PRO TIPS TO GET THE BEST POLICY

- ✅ **Shop both NFIP and Private**
- ✅ **Ask about the Community Rating System (CRS)**
  → *Discounts may be available if your community participates.*
- ✅ **Look into Elevation Certificates (EC)**
  → *Can significantly reduce premiums.*
- ✅ **Understand the Claims Process**
  → *Know what's required ahead of time (photos, documentation, deadlines).*



WANT HELP REVIEWING YOUR FLOOD RISK?

SCHEDULE A FREE CONSULTATION

MAKING THE RIGHT CHOICE
For Your Property

Now you know what to ask before you buy — and what happens if you don't.

Flooding is the most common and expensive natural disaster in the U.S.

Get a personalized quote or risk analysis before the next storm hits.



GET MY FLOOD RISK REVIEW

THE FLOOD INSURANCE GURU®

SIMPLIFYING FLOOD INSURANCE FOR YOUR NEEDS.

With years of experience assisting Houston homeowners, The Flood Insurance Guru specializes in demystifying flood insurance and helping clients secure optimal coverage at competitive rates.

It's okay to feel overwhelmed and think that flood insurance can be complicated; it is. Our team is here to help you simplify the process, so that you can focus on the more important things in life.

You're not alone in this—let us guide you to better flood insurance solutions.

— Chris Greene

READ MORE:

💡 **Avoiding Mistakes: A Guide to Buying Flood Insurance**

💡 **5 Tips to Buying Flood Insurance**



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