



Community Development Department

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Flood Insurance

Contact your property insurance agent to see if a flood insurance policy would help you. Even if you're not in the mapped floodplain, you may be subject to flooding from local drainage. In some situations it is [mandatory](#). In either case, flood insurance can be a good investment because most homeowners' insurance policies do not cover damage caused by surface water flooding.

Here are some **basic facts** about flood insurance:

- Local insurance agents can sell a flood insurance policy under rules and rates set by the Federal government through the National Flood Insurance Program (NFIP).
- Any agent can sell a policy and all agents must charge the same rates.
- Any house can be covered by a flood insurance policy. It does not matter if the property is in the mapped floodplain or out of it.
- Detached garages and accessory buildings are covered under the policy for the lot's main building.

Separate coverage can be obtained for the building's *structure* and for its *contents* (except for money, valuable papers, and the like).

- The *structure* generally includes everything that stays with a house when it is sold, including the furnace, cabinets, built-in appliances, and wall-to-wall carpeting. There is no coverage for things outside the house, like the driveway and landscaping.
- Renters can buy contents coverage, even if the owner does not buy structural coverage on the building.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan.
- If you have a policy, check it closely. You may only have structural coverage (because that's all that banks require).

Don't wait for a flood before you buy coverage. There's a **30-day waiting period** before a policy takes effect.

If your insurance agent does not sell flood insurance, you can contact the NFIP Referral Call Center at (888) 379-9531 to request an agent referral.

More information on flood insurance can be found at [FEMA's website](#).

Flood insurance is not getting cheaper. Look into elevating your house to lower your flood insurance premiums. See more information at [Protect your Property](#).