San Franciscans Can Purchase Flood Insurance

BACKGROUND

Intense storm events can overwhelm any urban stormwater system, including San Francisco’s. In the event of heavy rain storms, San Francisco’s combined sewers can reach capacity, preventing excess stormwater from entering the sewer system. In these scenarios, excess stormwater rushes to the lowest point in the landscape, often low-lying neighborhoods or streets that used to be creeks, streams or even bays.

In general, flood damage is not covered by a homeowner’s or renter’s insurance policy. Property owners and tenants in flood-prone areas should consider protecting their properties by purchasing flood insurance.

FLOOD INSURANCE COVERAGE

The City and County of San Francisco has developed opportunities for San Francisco property owners to protect their properties and minimize the risk of damage due to flooding. San Francisco participates in the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA). The federally backed flood insurance provides homeowners and business owners with building and contents coverage. and renters for contents coverage. Coverage is also available for multi-unit buildings and condominiums.

Rates are variable based on risk, age of the property and other property characteristics.

There is a 30-day waiting period between the date a policy is purchased and the date coverage goes into effect. We encourage purchasing flood insurance well in advance of the onset of winter rains and storms. The maximum limits of coverage available are:

<table>
<thead>
<tr>
<th>Type</th>
<th>Building Coverage</th>
<th>Contents Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential</td>
<td>$250,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Commercial</td>
<td>$500,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>Other Residential</td>
<td>$500,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>


For more information and questions:
- Please contact your local insurance agent
- Visit [https://www.floodsmart.gov](https://www.floodsmart.gov) or call 1-800-427-4661.

Si necesita asistencia en español llame al 415-554-3289 o 311.
如果您需要中文协助，请致电415-554-3289或311。
Kung kailangan ninyo ng tulong sa Tagalog mangyaring tumawag sa 415-554-3289 o 311.