FEMA Launches New Option to Buy National Flood Insurance Program Policy Online

It is now easier than ever to prepare for the devastating financial consequences of flooding.

Today FEMA launched a new tool to purchase a National Flood Insurance Program (NFIP) policy completely online through Floodsmart.gov. This online purchase option is available nationwide for anyone living in one of the almost 22,700 participating NFIP communities.

This development aligns with President Trump's American First Resilience Strategy which outlines a risk-informed approach to resilience that empowers the American people to protect themselves and their property. Individuals are the first line of resilience and represent the nation's greatest strategic advantage. By making it easier to purchase flood insurance, FEMA is empowering them to ensure their own resilience and reduce dependence on federal assistance.

Through this new self-service digital purchase option, FEMA is reducing barriers and making flood insurance more accessible to people nationwide. You can get a quote on Floodsmart.gov after providing basic information about your building. Once you receive your quote, you will have the option to purchase a policy online or through an insurance agent. If you choose to purchase online, you can do so on Floodsmart.gov in just a few minutes. If you choose to purchase through a local or national carrier, you can share your quote details with your insurance agent, or Floodsmart.gov will offer the contact information of three licensed state insurance agents.

The new self-service tool is consistent with the insurance industry's shift toward digital engagement and aims to make it easier for more Americans to access flood coverage.

Floods are the most common and costliest natural disaster in the United States. Flood insurance provides financial protection against the unexpected to help Americans be better prepared, self-sufficient and confident in their ability to safeguard their future. FEMA's National Flood Insurance Program provides about $1.2 trillion in coverage for approximately 4.4 million policyholders nationwide.

To learn more about flood insurance, get a quote and purchase a policy, visit Floodsmart.gov/policy-quote.

FEMA

Contact Us

If you have any questions, please contact FEMA Office of External Affairs:

- Intergovernmental Affairs at FEMA-IGA@fema.dhs.gov
- Tribal Affairs at FEMA-Tribal@fema.dhs.gov
- Private Sector Engagement at FEMA-private-sector@fema.dhs.gov

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Helping people before, during, and after disasters.