



# Flood Insurance for Property Owners and Renters in San Francisco

## A Quick Guide for Insurance Brokers

### BACKGROUND

Intense storm events can overwhelm any urban stormwater system, including San Francisco's. In the event of intense 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 standard homeowner or business owner's insurance policy. Property owners and tenants in flood-prone areas should consider protecting their properties by purchasing flood insurance. A property owner or tenant can purchase flood insurance through a local insurance agent.

### YOU CAN SELL FLOOD INSURANCE TO PROPERTY OWNERS AND RENTERS IN SF

San Francisco participates in the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA). The program provides federally backed flood insurance for homeowners, renters, and businesses in all areas of San Francisco. Flood insurance under the NFIP provides coverage for flood damage to eligible buildings and contents pursuant to the definitions, terms, and conditions found in the NFIP Standard Flood Insurance Policy. Coverage is also available for multi-unit buildings and condominiums.

### SELLING FLOOD INSURANCE

1. Property owners can purchase NFIP flood insurance through an NFIP Direct Agent, or through property and casualty insurance companies (referred to as "Write Your Own" or WYO companies) who sell and service flood insurance on behalf of the NFIP. Policy terms, rates, and coverages are the same regardless of whether the insurance is purchased through an NFIP Direct Agent or through a WYO company.
2. If you are a licensed property insurance agent in good standing with your State Department of Insurance, you can sell and service flood insurance through the NFIP. FEMA provides extensive information specifically for insurance agents available on FEMA's website at: <https://agents.floodsmart.gov>. These resources can help you get started and include fact sheets about the program, a field guide to selling insurance under the program, and materials for marketing and outreach. FEMA also provides a Flood Insurance Manual that serves as a comprehensive flood insurance reference guide including rates, general rules, contact information, and policy forms.
3. NFIP Direct Agents should contact the NFIP Direct Servicing Agent at (800) 638-6620 for additional information, software, and a start-up kit. Agents affiliated with a WYO company should contact their company representative for additional information, software, and start-up. More information about the NFIP Direct and WYO program are available at: <https://agents.floodsmart.gov/agents-guide/eligibility>.



## FACTS YOU NEED TO KNOW FOR SELLING FLOOD INSURANCE IN SAN FRANCISCO

- San Francisco does not currently have a Flood Insurance Rate Map (FIRM). However, flood insurance is still available.
- **Until FEMA publishes a FIRM for the current unmapped areas of the city, properties should be considered in Flood Zone X.**
- Typically, there is a 30-day waiting period before a flood insurance policy is effective. To ensure adequate protection, your clients should purchase flood insurance well in advance of the onset of winter rains and storms.
- Flood insurance in Flood Zone X is optional and encouraged. However, in Special Flood Hazard Areas ( Flood Zones A and V), flood insurance is mandatory under the federal law if you have a federally backed loan. It is always the lender's prerogative to require flood insurance in any type of flood zone. Since homeowner and business owner policies typically do not cover flood damage, property owners and tenants in all flood zones are strongly encouraged to purchase flood insurance.



## CONTACTS

For general NFIP information visit:  
[floodsmart.gov](https://www.floodsmart.gov) or call (877)336-2627

Information for insurance agents:  
[agents.floodsmart.gov](https://agents.floodsmart.gov)

NFIP Direct Agent questions:  
(800) 638-6620

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