



# Questions to Ask

## When Shopping for Flood Insurance

- Do you offer flood insurance?
- Is this an NFIP policy?
- Is this NFIP equivalent or better? If better, how? (For example, does it provide ALE coverage?)
- If it is not NFIP equivalent, what flood coverage does it provide?
- Is there a waiting period before coverage takes effect?
- What coverage will I have for my basement or crawlspace?
- What coverage will I have for electrical/plumbing systems and appliances located below my lowest elevated floor?
- Will I have coverage for my electronics (laptops, tablets, TVs, smart phones, etc.)?
- Is coverage available for special items like jewelry, fine art, or guns?
- When are losses paid at actual cash value (ACV) vs. replacement cost value (RCV)? For those paid on ACV basis, is RCV available?
- What deductibles do you offer?
- How much do the different deductibles change my payment?
- What discounts are available?
- Do I have to pay any fees not included in the quoted premium?
- What will my total payment be?

