



WHAT TO ASK YOUR FLOOD INSURANCE AGENT

1. Does my community participate in the NFIP?
2. Can you confirm which flood zone I live in?
3. Does my community participate in the NFIP Community Rating System (CRS)?
4. If so, what is my community's CRS rating?
5. Do I qualify for a CRS rating discount?
6. What exactly will be covered in case of flood damage?
7. How will my premium costs be affected by choosing coverage for building only, contents only or building and contents?
8. How will my premium costs be affected if I choose a higher deductible?
9. What is the policy fee?
10. Are there additional expenses or fees I should be aware of?