

Flood Risk Discussion Brief

A short educational overview to help property owners understand flood zones, lender requirements, and when flood insurance may still be worth discussing even outside high risk zones.

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Why flood coverage comes up in insurance conversations
Flood damage is typically excluded from standard homeowners insurance policies. Coverage usually requires a separate flood policy through the National Flood Insurance Program (NFIP) or a private flood market.

- Key flood risk factors to review**
- FEMA flood zone classification (AE, X, etc.)
 - Proximity to rivers, drainage areas, or low lying terrain
 - Local flood history or prior claims
 - Lender requirements for flood insurance
 - Elevation and foundation type of the home

- Situations where flood coverage may still be worth discussing**
- Properties near hillsides or burn scar areas
 - Urban areas with drainage or runoff challenges
 - Properties close to seasonal creeks or retention basins
 - Homes outside mandatory zones but with localized flooding risk

Questions homeowners often ask

Flood coverage review questions

- Is my property located in a FEMA flood zone?
- What are the lender requirements for flood coverage?
- What deductible options exist for flood insurance?
- What property items are covered or excluded?
- How long does a flood policy waiting period last?

Planning note

Even properties outside high risk flood zones can experience flooding from storms, blocked drainage, or rapid runoff. Reviewing flood exposure periodically helps property owners decide whether separate flood coverage should be considered.

This brief is educational and consultative. Flood insurance availability, pricing, waiting periods, and eligibility vary by property location, carrier guidelines, and federal program rules.