



ENVIRONMENTAL HEALTH

GUADALUPE COUNTY

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Flood Insurance

What about insurance? What do I need?

When it comes to flood protection, your homeowner's policy is not enough - since typical policies do not even cover losses due to flooding.

However, flood insurance is available for most enclosed buildings, covering both structures and contents. This includes homes, condominiums, mobile homes on foundations, businesses or commercial structure and farms. The contents of rental units are also insurable. You can find out more about obtaining flood insurance, and the parameters of its coverage, by contacting any licensed property or casualty insurance agent or broker.

There is a 30-day waiting period between purchase and when coverage begins, to prevent purchasing insurance when a major storm is forecast (only to cancel the policy when the threat passes).

What is the National Flood Insurance Program?

The NFIP is a federal program enacted in 1968 that makes flood insurance available in communities that enact floodplain management regulations; Guadalupe County and all of its cities have enacted such rules. This insurance is available to buildings in floodprone areas that comply with these regulations (or which were in existence prior to their enactment).

This coverage protects you even when a federal disaster isn't declared (which is required for most federal disaster assistance to be offered). And it's paid for by policy premiums -- not tax dollars.

This coverage has its limits, however. For buildings, single-family homes or other residential structures are limited to \$250,000 in damages, while commercial and other structures are capped at \$500,000. For contents-only policies, residences are limited to \$100,000 in damages, while the contents of commercial and other structures are capped at \$500,000.