FEMA Launches New Option to Buy National Flood Insurance Program Policy Online

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Digital Self-Service Option Makes It Easier for Americans to Financially Prepare for Floods

WASHINGTON – It is now easier than ever to prepare for the devastating financial consequences of flooding.

Today FEMA launched a new tool to purchase a National Flood Insurance Program (NFIP) policy completely online through Floodsmart.gov. This online purchase option is available nationwide for anyone living in one of the almost 22,700 participating NFIP communities.

This development aligns with President Trump's America First Resilience Strategy which outlines a risk-informed approach to resilience that empowers the American people to protect themselves and their property. Individuals are the first line of resilience and represent the nation's greatest strategic advantage. By making it easier to purchase flood insurance, FEMA is empowering them to ensure their own resilience and reduce dependence on federal assistance.

"I've seen firsthand how floodwaters devastate American communities," said FEMA Administrator Cameron Hamilton. "We are making it easier for people to reduce their financial risk and protect what they've spent their lives building. With this new digital tool, you can get a quote and buy a flood insurance policy in a matter of minutes. This innovation demonstrates how FEMA is working to cut bureaucracy and deliver results to the American people."

Through this new self-service digital purchase option, FEMA is reducing barriers and making flood insurance more accessible to people nationwide. You can get a quote on Floodsmart.gov after providing basic information about your building. Once you receive your quote, you will have the option to purchase a policy online

or through an insurance agent. If you choose to purchase online, you can do so on Floodsmart.gov in just a few minutes. If you choose to purchase through a local or national carrier, you can share your quote details with your insurance agent, or Floodsmart.gov will offer the contact information of three licensed state insurance agents.

The new self-service tool is consistent with the insurance industry's shift toward digital engagement and aims to make it easier for more Americans to access flood coverage.

Floods are the most common and costliest natural disaster in the United States. Flood insurance provides financial protection against the unexpected to help Americans be better prepared, self-sufficient and confident in their ability to safeguard their future. FEMA's National Flood Insurance Program provides about $1.2 trillion in coverage for approximately 4.4 million policyholders nationwide.

To learn more about flood insurance, get a quote and purchase a policy, visit Floodsmart.gov/policy-quote.