



**DEPARTMENT OF CONSERVATION AND NATURAL RESOURCES
DIVISION OF WATER RESOURCES**

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Did you know . . . ?

- Floods and flash floods happen in all 50 states, including Nevada.
- Most standard homeowner and business owner insurance policies do not cover flood damage.
- In a high-risk flood area, a home is more than twice as likely to be damaged by flood than by fire.
- Anyone can be financially vulnerable to floods. People outside of high-risk flood areas file over 20% of National Flood Insurance Program claims and receive one-third of disaster assistance for flooding.
- In communities that participate in the Community Rating System (CRS), flood insurance policies through the National Flood Insurance Program are eligible for discounted premiums.
- Flood damages can occur due to flooding that is less than the 100-year flood event. Recent Southern Nevada flash-flooding on September 11, 2012 was estimated to be roughly a 25-year rainfall event at the McCarran International Airport.

With news reports of flood damages and two tragic deaths associated with fast-moving flood waters, this year's flash flood season in Southern Nevada has been particularly active. Property owners in your community may be coming to you with questions about flood insurance.

For information on **flood insurance training for agents**, go to the State of Nevada Producer Portal www.sircon.com/Nevada. Click on the "Lookup Education/Course Credits" link, then the "Approved Courses Inquiry" link, to search for flood insurance courses in Nevada.



Other training resources, such as podcasts and videos, are available on FEMA's NFIP Training site www.h2opartnersusa.com/nfip-training/.



For more information on flood insurance, including tools and resources to help you sell and market it, visit the NFIP Agents FloodSmart website www.agents.floodsmart.gov.



Is flood insurance available in my community?

Flood insurance is available in any community that participates in the National Flood Insurance Program regardless of a property location inside or outside of a high-risk flood area. [Click Here](#) to find out which Nevada communities participate in the NFIP.

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