

Fact Sheet

NFIP Offers Protection from Potential Mudflow Losses

SACRAMENTO, Calif. – Anyone living downhill from an area that was burned in the recent wildfires will be at risk of mudflows for the next few years.

The fires killed plants that absorbed rain with roots that held the soil together. With nothing to hold the earth together it may not take much rain to turn the soil into a mudflow that could be flowing straight toward your house—if you live downhill from a fire-scorched area.

Damage from a mudflow is often serious and costly. To be protected from that risk property owners can take out a flood insurance policy from FEMA's National Flood Insurance Program (NFIP).

An NFIP policy covers mudflow if it meets the general definition of flooding under the standard flood insurance policy. Mudflow is defined separately as "a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water."

Traditionally, homeowners insurance excludes coverage for mudflow. Recently, some California homeowners insurance has covered mudflow. You should consult with your insurance agent whether your homeowners policy would cover a mudflow loss.

The NFIP provides flood insurance protection to property owners, renters and business owners in communities that agree to mitigate effects of flooding. If your community participates in the NFIP program, you can buy a flood insurance policy through a licensed property and casualty insurance agent. Single-family dwellings may be insured for up to a maximum of \$250,000 and residential contents may be insured in a separate policy up to a maximum of \$100,000.

With few exceptions, NFIP policies have a 30-day waiting period before they become effective. Those at risk of flooding or mudflows are encouraged to buy insurance now as winter rains will soon fall.

You should talk to your insurance agent if you have questions, would like additional information and/or are ready to purchase a flood insurance policy. If your insurance agent does not sell flood insurance, you can contact the NFIP Help Center at 800-427-4661 to request an agent referral.

You can also find more information about flood insurance at [floodsmart.gov](https://www.floodsmart.gov).

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