

As you visit with your flood insurance agent, use the following list of questions to ensure that you've covered the basics.

1. Does my community participate in the NFIP?
2. Which flood zone do I live in?
3. Does my community participate in the NFIP Community Rating System (CRS)?
4. If so, what is my community's CRS rating and do I qualify for a CRS rating discount?
5. What exactly will be covered in case of flood damage?
6. How do premium costs compare when I choose building only, contents only or a combination of building and contents?
7. How will my premium costs be affected if I choose a high deductible?
8. Are there "hidden expenses" I should be aware of?