



Flood insurance is never a fun topic, especially for many of us along the Susquehanna river. Did you know that all residents in the Town of Bloomsburg can save money on flood insurance premiums regardless of what insurance agent sells the policy?

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.

- Know what is covered in your flood insurance policy. Most mortgage holders only require structural coverage for loans.
- Regular home owner's insurance does not coverage flooding.
- Want to know if your property is in the floodplain Check out the links below for current map and a look at the pending FEMA map changes.

To view the current FEMA flood insurance map check out the map service center at <https://msc.fema.gov/portal>. For information on FEMAs projected map changes contact the Code Enforcement office 570-784-7703 or view the Best Available Data map on the Town's website at bloomsburgpa.org/flood.

- There are two types of coverage. Mortgage companies only require structural coverage.
- STRUCTURAL coverage covers everything that stays with a house when it is sold including the furnace, cabinets, built in appliances and wall to wall carpeting.
- CONTENTS coverage covers furniture and other personal possessions except for money/valuable papers and the like.

ANYONE CAN PURCHASE FLOOD INSURANCE --- RENTERS CAN BUY CONTENTS COVERAGE EVEN IF THE OWNER DOES NOT BUY STRUCTURAL COVERAGE.