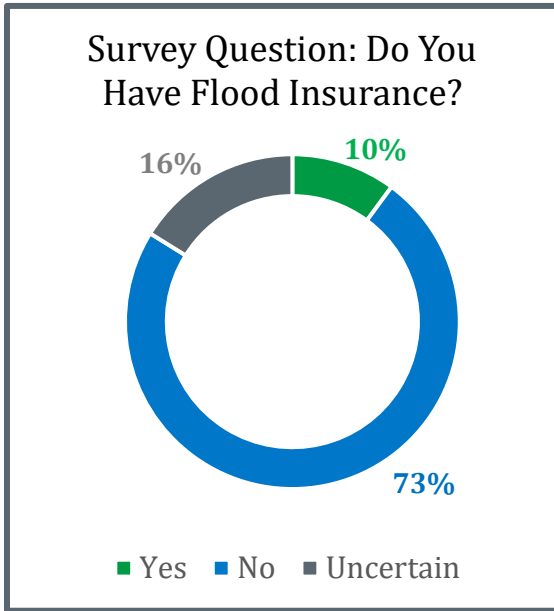


# Are you covered if there is a flood event in Coryell County?

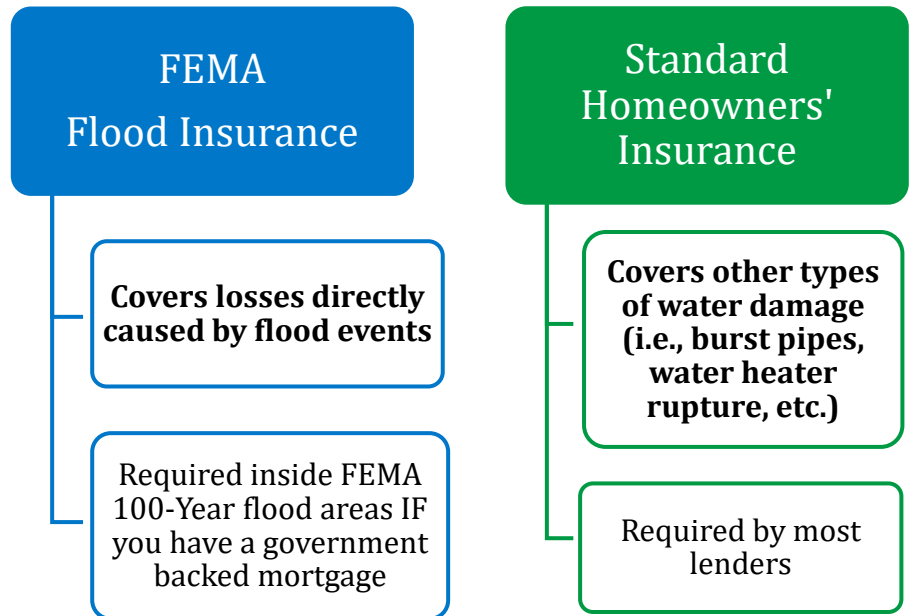
**The Issue:** Results from Coryell County's Hazard Mitigation Plan public survey illustrated a need to identify the difference in coverage between FEMA flood insurance and homeowners' insurance.

**Our Goal:** Ensure residents understand their insurance coverage in case of a flood event.



Survey respondents were asked if they have flood insurance. Based on the results, **there appears to be some confusion about what is considered flood insurance.** The actual number of those with flood insurance is *far less* than the 10% who responded “yes.”

The main difference is that **FEMA flood insurance covers losses directly caused from flooding**, whereas most **homeowners' insurance covers water damage if the cause is sudden and accidental** (i.e., burst pipes).



For more information, please visit:  
[www.floodsmart.gov/whats-covered](http://www.floodsmart.gov/whats-covered)  
[www.texasfloodinsurance.org/faqs/](http://www.texasfloodinsurance.org/faqs/)

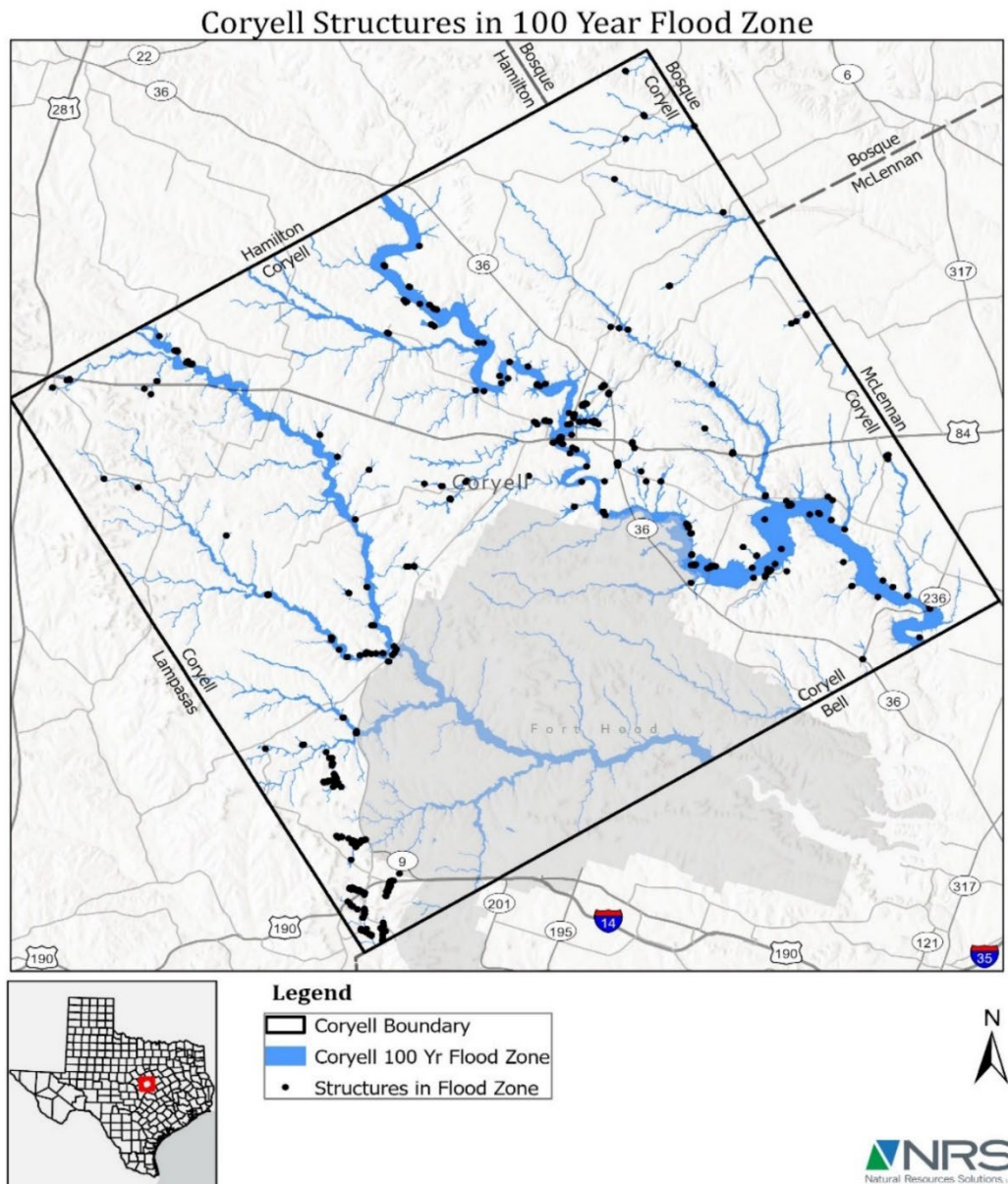


# Are you covered if there is a flood event in Coryell County?

There are 585 structures inside the FEMA 100-Year Floodplain in Coryell County.

Of these, **only 116 are reported to have flood insurance.**

Based on these reports, a **more accurate percentage of those with flood insurance is <1%, not 10% as illustrated in the public survey results.**



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