

[New York Today: Do I Need Flood Insurance?](#)

The New York Times

Hurricane Jose weakened to a tropical storm this morning, but it could still bring rain during the morning commute and whip up strong winds during the day.

New York City was spared a direct hit by Jose, but the storm flooded areas from New Jersey to Long Island.

With more extreme weather events predicted for New York City and the surrounding area, flood insurance might be on your mind.

We spoke to Emily Rogan, the chief operating officer for United Policyholders, an advocacy group that helps disaster survivors navigate the insurance claim process, about the basics of buying a flood insurance policy.

Who needs flood insurance?

Homeowners who live in high-risk areas with federally backed mortgages are required to buy flood insurance. For renters in high-risk areas, or if you know your apartment has flooded in the past, you should consider buying insurance, Ms. Rogan said. One exception: Apartments below street level are almost never covered by flood insurance for renters.)

For homeowners and renters who live outside the high-risk areas, it can be a low-cost expense. You can see if your home is in a flood zone and get an insurance estimate [here](#).

Where can I buy flood insurance?

You can buy a policy from National Flood Insurance Program, if you live in a participating community, or from a private insurer.

When looking for a private insurance policy, consider using an independent broker who can get quotes from different companies, Ms. Rogan said.

How much does flood insurance cost?

It depends on your location.

The average annual price of flood insurance under the National Flood Insurance Program was about \$878

in April of this year. Within New York City's high-risk zones, the average premium was \$3,000 a year, according to a recent study from the RAND Corporation.

Does my homeowner or renter's insurance protect me from floods?

No. But always check your individual policy.)

"Flooding is one of the most commonly excluded hazards in homeowners insurance policies," Ms. Rogan said. Water that comes from above like rain damage to your roof) might be covered, she said, but water that comes from below is typically not covered.

Homeowners and renters need to buy separate flood insurance. As a renter, you may be able to buy flood insurance from the National Flood Insurance Program if you live in an area that participates in the program.

Does flood insurance cover water damage from plumbing leaks?

Nope.

Not under a policy from National Flood Insurance Program, Ms. Rogan said. But your homeowner's or renter's insurance will typically cover something like a ruptured pipe or sudden damage.