Flood Insurance Provider Reports on the Remapping of 52 US Counties, Including Two in Florida

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Fort Walton Beach, Florida - April 16, 2021 -
Harris Insurance, a company located in Fort Walton Beach Florida, wants homeowners and other property owners to know that there is an ongoing flood zone remapping of 52 counties in the United States, which includes Gulf County and Okaloosa County in Florida. The remapping project is being conducted by the Federal Emergency Management Agency (FEMA) to ensure that the effects of changes in the landscapes are reflected in the flood risk designations. With changes in designations of certain areas, either as lower-risk zones or higher-risk zones, the remapping is expected to have a significant impact on flood insurance in Florida.

Harris Insurance wants homeowners and other property owners in Okaloosa County to know that out of 107,995 properties, 20,880 have National Flood Insurance Program (NFIP) policies in force. The NFIP, which is managed by FEMA, provides insurance for properties to minimize the socio-economic impact of floods. The NFIP flood insurance is available to homeowners, renters, property owners, and businesses to help them recover more quickly as the floodwaters go down. The NFIP partners with communities to ensure that floodplain management regulations are adopted and enforced to help in minimizing the impact of flooding.

Meanwhile, Harris Insurance can provide flood insurance quotes for X & AE Flood Zones without elevation certificates. An elevation certificate indicates how susceptible a particular property is to flood damage and may help in reducing flood zone AE rates, but are not required for the flood insurance that they provide. However, anything with V or CBRA designation is required or encouraged to have an elevation certificate to get the best rate.

Harris Insurance is a licensed insurance brokerage firm offering various types of insurance, including flood insurance. Those who would like to know more about the company can visit the company Facebook page. Harris Insurance has been a full-service insurance provider since 1965. Those who are interested in flood insurance can obtain a free quote through their website.

Natalie Schmidt, Business Development Director at Harris Insurance, says, ?Historically, the NFIP was the only source for flood insurance. Recently, more private flood products have become available. This is good for you as a homeowner as the NFIP has limitations including a $250,000 replacement cost, no loss of use coverage, limited other structure coverage, 30 day waiting periods, and costly elevation certificate requirements.?

She continues, ?Flooding is the most common and costliest natural disaster in the United States. In fact, it is the number one natural disaster. Only a few inches of flooding can cost thousands of dollars to repair. Risk levels may vary by zone, but you?re always at risk of flood damage. Even if you already have flood insurance, now is still a good time to look at your options and seriously consider adding a flood policy to your insurance portfolio.?

She wants to stress that a flood policy is vital because flood damage can really be devastating. Meanwhile, most flood losses are not covered by the standard home or business property insurance policy. Whether the particular property is situated in a flood zone where flood insurance is required or in a flood zone where flood coverage is only optional, practically every home or property in Florida needs flood insurance to protect against flood damage.

For those properties that are in a Special Flood Hazard Area (SFHA), an elevation certificate from a licensed property surveyor is a prerequisite to receive an accurate flood insurance quote. Flood insurance premium is specifically based on the building elevation in comparison to nearby properties. Whether an elevation certificate is required or not, it is almost always beneficial to get it to enable a more accurate rating process.

Those who are interested in learning more about the remapping of flood zones in Florida and the impact on flood insurance can check out the Harris Insurance website or contact them by phone or through email.

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For more information about Harris Insurance, contact the company here:Harris InsuranceNatalie Schmidt(850) 244-2111 Natalie@harrisinsurance.com123 Miracle Strip Pkwy SE, Fort Walton Beach, FL 32548

Harris Insurance

Harris Insurance is a licensed insurance brokerage located in Downtown Fort Walton Beach since 1965. We offer the area?s largest selection of A-Rated national companies. We serve all of Florida.

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