20% DISCOUNT OPPORTUNITY

Unincorporated Lake County residents may be eligible to receive up to a 20% discount on their flood insurance premium (discount percentage is based on the risk of flooding), because the Lake County Planning, Building and Development Department participates in the FEMA NFIP Community Rating System (CRS).

Lake County is extraordinarily committed to reducing flood damage through multiple initiatives, such as the Lake County Forest Preserve District's major open space preservation efforts and the Stormwater Management Commission's (SMC) advancement of comprehensive stormwater management regulations.

ADDITIONAL INFORMATION

- Contact your insurance agent for coverage information, pricing, and CRS flood insurance discount information.

- Visit www.floodsmart.gov to locate agents and learn more about flooding.

- Visit https://www.fema.gov/national -flood-insurance-program to find out more about the NFIP. FEMA's Flood Map Service is useful for viewing floodplain data: https://m-sc.fema.gov/portal/search.

- The FEMA CRS webpage provides fact sheets, contact information, a national map of participating communities, details about how community discounts are calculated, and other information about the Community Rating System at https://www.fema.gov/national-flood-insurance-program-community-rating-system.

- The Lake County Planning, Building and Development Department website also has useful tools and information at www.lakecountyil.gov/844/Flood-Information.

- Connect with flood resources and sign up to receive emergency notifications at AlertLakeCounty.com.

FLOOD INSURANCE INFORMATION
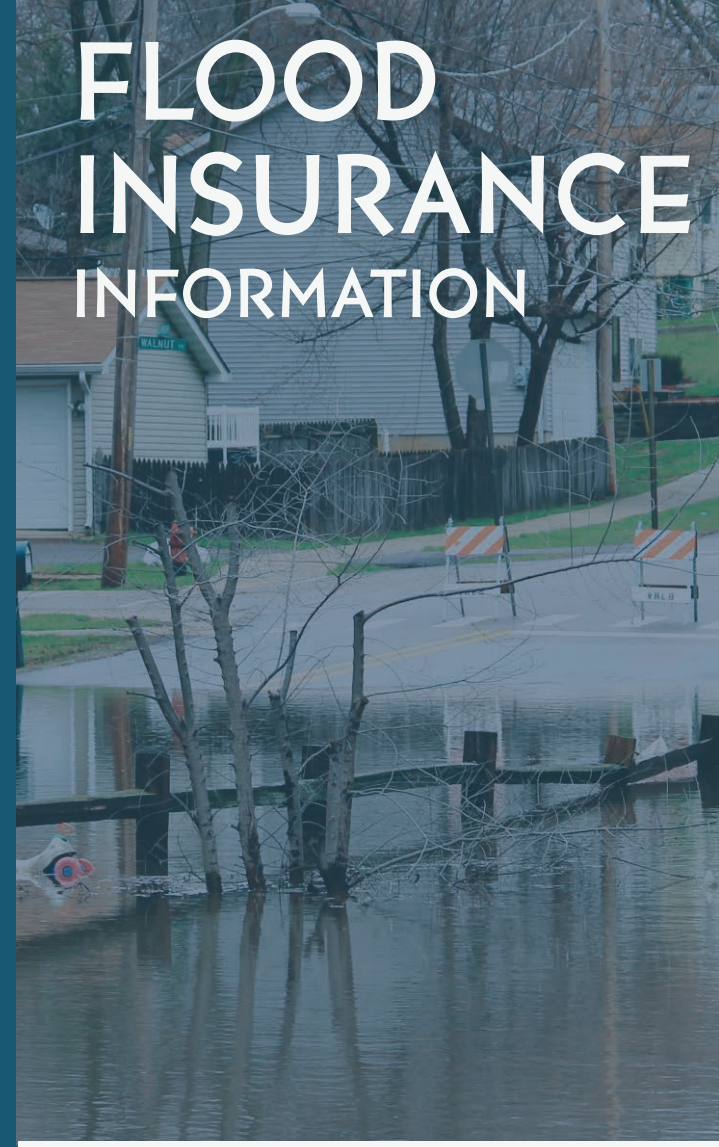
CENTRAL PERMIT FACILITY
500 W. Winchester Rd.
Libertyville, IL 60048

Phone: 847-377-2600
Fax: 847-984-5854
Email: lcpermits@lakecountyil.gov

LakeCounty
Planning, Building and Development

FLOOD INSURANCE

Residents of unincorporated Lake County are eligible for flood insurance through the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA). Homeowners, renters, condo owners/renters, and commercial owners/renters may purchase flood insurance policies backed by the NFIP through private insurance companies. The cost of flood insurance varies depending on how much insurance is purchased, what it covers, and the property's flood risk.

WHY SHOULD YOU PURCHASE FLOOD INSURANCE?

- Everyone has the potential to flood.

- Just a few inches of water can cause major damage to your home and its contents.

- In high-risk flood areas, your home has a **26%** chance of flooding during a 30 year mortgage.

- In high-risk flood areas, your home is more than **twice** as likely to be damaged by flood than by fire.

- People outside of high-risk areas file over **20%** of NFIP claims.

- **40%** of small businesses will never reopen their doors following a disaster.

**Source: FEMA's www.floodsmart.gov website.

QUESTIONS YOU SHOULD ASK YOUR INSURANCE AGENT

DOES MY INSURANCE POLICY COVER FLOOD DAMAGE?

Typically, homeowners insurance does not cover flood damage. Review your current homeowners insurance policy and become familiar with what is and is not covered. Call your insurance agent to purchase flood insurance for your home (and business) and its contents.

AM I ELIGIBLE FOR FLOOD INSURANCE COVERAGE?

All unincorporated residents are eligible for NFIP coverage. You may also be eligible if you live in a community participating in FEMA's National Flood Insurance Program, please check with your municipality.

IF I DON'T LIVE IN A FLOODPLAIN, CAN I STILL GET FLOOD INSURANCE?

Absolutely! Please contact your insurance agent. Major rainfall events can still cause flooding even if you don't live in a floodplain.

WHAT DOES MY FLOOD INSURANCE POLICY COVER?

Flood insurance protects two types of insurable property: the building and its contents. The first covers your building, the latter covers your possessions. Neither covers the land they occupy. Contents coverage is optional.

WHEN WILL MY FLOOD INSURANCE POLICY BECOME EFFECTIVE?

Contact your insurance agent.

AM I ELIGIBLE FOR A CRS DISCOUNT?

Contact your insurance agent.