

Nevada Division of Insurance
**Consumer's Guide to
Flood
Insurance**

/Pursuant to Nevada Revised Statute 679B.410

Nevada Division of Insurance
1818 E. College Pkwy., Suite 103
(775) 687-0700 insinfo@doi.nv.gov
doi.nv.gov



2026 edition



Flood Insurance

Nevada Consumer's Guide

State of Nevada
Department of Business & Industry
Division of Insurance

Ned Gaines, Commissioner

Joe Lombardo, Governor

Dr. Kristopher Sanchez, Director

CONTACT INFORMATION

As the ultimate consumer protection agency on insurance issues, the Nevada Division of Insurance exists to serve you. We can be a source of unbiased information and assistance to you.

While most insurers have policyholder service officers to handle your policy-related questions, we encourage consumers interested in further information on flood insurance coverage to contact the Division of Insurance:

Northern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
1818 E. College Parkway, Suite 103
Carson City, Nevada 89706
(775) 687-0700
E-mail: csc@doi.nv.gov

Southern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
3300 West Sahara Ave., Suite 275
Las Vegas, Nevada 89102
(702) 486-4009
E-mail: cnsmsv@doi.nv.gov

Toll free: (888) 872-3234

Division of Insurance on the Web

doi.nv.gov

Floods in Nevada ACTIVE

By [Nevada Water Science Center](#) December 6, 2017



What is Flood Insurance?

Flood insurance coverage is offered either through a federal program known as the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA), or through private flood insurers. It is available to owners/renters of homes, condominiums, and commercial buildings.

What is covered/NOT covered?

Building Property coverage includes:

- The building and foundation
- Electrical and plumbing systems
- HVAC systems, furnaces, and hot water heaters
- Refrigerators, stoves, and built-in appliances
- Permanently installed carpeting, paneling, wallboard, bookcases, and cabinets
- Window blinds
- Detached garages (at up to 10 percent of your Building Property coverage limit)
- Debris removal

Personal Property coverage includes:

- Personal belongings such as clothing, furniture, and electronics
- Portable appliances, including microwaves, window A/C units, washing machines, and dryers, as well as freezers and the food in them
- Carpeting or rugs not permanently installed

NOT covered:

- Damage caused by moisture, mold, or mildew that could have been prevented by the property owner
- Money, precious metals, and valuable papers
- Outdoor property, such as pools, plants, wells/septic systems, decks, patios, fences, and seawalls
- Temporary living expenses
- Vehicles

Coverage is limited for certain items located in basements, crawlspaces, and under the main living floor. Specific building items (such as carpeting and drywall) and most personal property will not be covered in these areas.

Building Property losses are paid for at Replacement Cost Value (RCV), provided that the home is a single family, primary residence AND is insured for at least 80 percent of its full replacement value. Personal Property losses are paid at Actual Cash Value (ACV), which is RCV minus depreciation.

These coverage rules apply to policies issued by FEMA's NFIP. As an alternative, private flood insurance is becoming increasingly available. Private flood policies mirror NFIP policies, but often provide expanded coverages, such as additional living expenses and RCV coverage for personal property. Private flood policy premiums may also be lower than the NFIP.

Flood Hazard Information

[Flash Flooding](#) Flash flooding is a rapid and extreme flow of high water into a normally dry area, or a rapid water level rise in a stream or creek above a predetermined flood level, beginning within six hours of the causative event (i.e., intense rainfall, dam failure, ice jam). [More information...](#)

[River Flooding](#) River flooding occurs when river levels rise and overflow their banks or

the edges of their main channel and inundate areas that are normally dry.

[Tropical Systems and Coastal Flooding](#) At any time of year, a storm from over the ocean can bring heavy precipitation to the U.S. coasts. Whether such a storm is tropical or not, prolonged periods of heavy precipitation can cause flooding in coastal areas, as well as further inland as the storm moves on shore. [More information...](#)

-Burn Scars/Debris Flows Wildfire burns away the vegetation of an area, leaving behind bare ground that tends to repel water. When rain falls, it runs off a burn scar towards a low-lying area, sometimes carrying branches, soil and other debris along with it. Without vegetation to hold the soil in place, flooding can produce mud and debris flows. [More information...](#)

-Ice/Debris Jams A back-up of water into surrounding areas can occur when a river or stream is blocked by a build-up of ice or other debris. Debris Jam: A back-up of water into surrounding areas can occur when a river or stream is blocked by a build-up of debris. [More information...](#)

-Snowmelt Flooding due to snowmelt most often occurs in the spring when rapidly

warming temperatures quickly melt the snow. The water runs off the already saturated ground into nearby streams and rivers, causing them to rapidly rise and, in some cases, overflow their banks. [More information...](#)

-Dry Wash When heavy rain falls over extremely dry land, the water rushes towards low-lying areas, which may include dried up canyons or riverbeds. This can quickly turn a dry channel into a raging river. [More information...](#)

-Dam Breaks/Levee Failure A break or failure can occur with little to no warning. Most often they are caused by water overtopping the structure, excessive seepage through the surrounding ground, or a structural failure. [More information...](#)

Preparing for a Flood

Know Your Risk for Floods

[Visit FEMA's Flood Map Service Center](#) to know types of flood risk in your area. Remember that flooding doesn't follow lines on a map. Where it can rain it can flood. Sign up for your community's warning system. The [Emergency Alert System \(EAS\)](#) and [National Oceanic and Atmospheric Administration \(NOAA\)](#) Weather Radio also provide emergency alerts. The [National Risk Index](#) is an easy-to-use, interactive tool that shows which communities are most at risk to natural hazards like flooding.

Purchase Flood Insurance

Purchase or renew a flood insurance policy. Homeowner's insurance policies do not cover flooding. It typically takes up to 30 days for a policy to go into effect so the time to buy is well before a disaster. [Get flood coverage under the National Flood Insurance Program \(NFIP\)](#).

Preparing for a Flood

[Make a plan](#) for your household, including [your pets](#), so that you and your family know what to do, where to go, and what you will need to protect yourselves from flooding. Learn and practice evacuation routes, shelter plans, and flash flood response. Gather supplies, including non-perishable foods, cleaning supplies, and water for several days, in case you must leave immediately or if services are cut off in your area.

In Case of Emergency

- Keep important documents in a waterproof container.
- Create password-protected digital copies.
- Protect your property.
- Move valuables to higher levels.
- Declutter drains and gutters. Install check valves. Consider a sump pump with a battery.

What Do I Do?

1. Evacuate immediately, if told to evacuate. Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.
2. Contact your healthcare provider if you are sick and need medical attention. Wait for further care instructions and shelter in place, if possible. If you are experiencing a medical emergency, call 9-1-1.
3. Listen to EAS, NOAA Weather Radio or local alerting systems for current emergency information and instructions regarding flooding.
4. Do not walk, swim or drive through flood waters. Turn Around. Don't Drown!
5. Stay off bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
6. Stay inside your car if it is trapped in rapidly moving water. Get on the roof if water is rising inside the car.
7. Get to the highest level if trapped in a building. Only get on the roof if necessary and once there, signal for help. Do not climb into a closed attic to avoid getting trapped by rising floodwater.

Resources:

[Nevada Division of Insurance](#)

[Know Your Flood Risk: Homeowners, Renters or Business Owners | FEMA.gov](#)

[Floods in Nevada | U.S. Geological Survey](#)

[Flooding in Nevada](#) (National Weather Service)

[flood_brochure12A.pdf](#) (weather.gov)

<https://nevadafloods.org/>

To locate a flood insurance provider in the state of Nevada visit [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call (888-379-9531).

Nevada Division of Insurance
**Consumer's Guide to
Flood
Insurance**

/Pursuant to Nevada Revised Statute 679B.410

Nevada Division of Insurance
1818 E. College Pkwy., Suite 103
(775) 687-0700 insinfo@doi.nv.gov
doi.nv.gov



2026 edition