

# Was your property damaged by a flood after a wildfire?

Most National Flood Insurance Program policyholders must wait 30 days after applying and paying their premium for coverage to become effective. One exception, known as the Post-Wildfire Exception, will retroactively reduce the waiting period for the initial purchase of a flood insurance policy to one day if certain conditions are met.

**WAS THERE A FIRE THAT IMPACTED FEDERAL LANDS?**

NO

The Post-Wildfire Exception does not apply. You must wait 30 days.

YES

**DID YOU PURCHASE A FLOOD INSURANCE POLICY BEFORE THE FIRE WAS 100% CONTAINED OR WITHIN 60 DAYS OF CONTAINMENT?**

NO

The Post-Wildfire Exception does not apply. You must wait 30 days.

YES

**WAS YOUR BUILDING OR PERSONAL PROPERTY DAMAGED BY A FLOOD?**

NO

The Post-Wildfire Exception does not apply. You must wait 30 days.

YES

**DID THE FLOODING ORIGINATE ON FEDERAL LAND THAT RESULTED FROM OR WAS WORSENER BY WILDFIRE?**

NO

The Post-Wildfire Exception does not apply. You must wait 30 days.

YES

Contact your agent or insurer to report your claim. Every claim is evaluated on a case-by-case basis. Your insurer will assign an adjuster to investigate your loss, and that investigation will inform whether the Post-Wildfire Exception applies. To find a flood insurance provider, use our online tool at [floodsmart.gov/flood-insurance-provider](https://floodsmart.gov/flood-insurance-provider) or call (877) 336-2627.