https://pivot-beta.fema.gov/policy-quote/

FEMA

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National Flood Insurance Program (NFIP)

Get a free quote in less than 10 minutes.

We will not collect personal information until you choose to purchase a policy via NFIP Direct. Basic building characteristics are needed to provide a quote.

☐ I agree and consent to the Terms, Conditions, and Disclaimers for use of the NFIP FAST: Flood Application and Sales Tool.

Look Up Previous Quote

Start

Frequently Asked Questions

https://pivot-beta.fema.gov/policy-quote/property-information

An official website of the United States government Here's how you know

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Property · Building · Coverage · Deductible · Quote

Property Information

Enter the street address of the property you would like to quote

Street Address *

Apt/Suite/Unit/Bldg #

City *

State/Territory *

ZIP Code *

Join the 200,000+ people who got a quote with us!

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https://pivot-beta.fema.gov/policy-quote/building-occupancy

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Property Information

Building Type

Buildings come in many shapes and sizes. Which of the following most closely resembles the one you own or rent and are inquiring about?

Single-Family Home

A single-family building, townhouse, row house, or modular building that is residential and not in condominium form of ownership.

Two-to-Four Family Unit Building

A building containing 2-4 units and not in a condominium form of ownership (often called duplex, triplex, or quadplex).

Residential Manufactured/Mobile Home

A residential building that is either a manufactured home (also known as mobile home) or a travel trailer without wheels. This does not include modular buildings.

Residential Unit

A unit within a condominium, apartment, or cooperative building.

Help Me Find This

Do not see your building type here?

If the building you're interested in insuring is a non-residential building, a residential building with five or more units, or a building in a condominium form of ownership; or the contents are

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Building Information

Foundation Type

Choose the foundation type that best describes your building.

Slab on Grade

The foundation is slab-on-grade or slab-on-stem-wall with fill.

Basement

A floor or any area of the building (including sunken living rooms) is below the ground level on all sides.

Crawlspace

The lowest floor is above the ground with solid foundation walls.

Elevated Without Enclosure on Posts, Piles, or Piers

The lowest floor is raised above the ground by posts, piles, piers, columns, or parallel shear walls with no enclosure below the lowest elevated floor. This includes manufactured or mobile homes with skirting.

Elevated With Enclosure on Posts, Piles, or Piers

The lowest floor is raised above the ground by posts, piles, piers, columns, or parallel shear walls with an enclosure below the elevated floor.

Elevated With Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)

The lowest floor is raised above the ground by solid perimeter walls with a full floor enclosure or the building has a walkout basement.

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Building Information

Construction Type

Pick the material that best describes how the first floor above the ground level is constructed.

Frame Construction
Wood or metal frame walls.

Masonry Construction
Materials such as concrete block or brick (not brick veneer).

Other or Mixed Construction
Materials other than frame and masonry or a combination of frame and masonry.

Help Me Find This

Insight

$90,430,852

in claims paid to help **Colorado** residents rebuild after floods.

As of Dec 2025

Was this page helpful?

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Building Information

What year was the building constructed?

Year *

The building is currently under construction.

The building has been substantially improved.

What year did the improvement take place?

Year *

What is your building's square footage?

Square Footage *

How many floors does the building have, excluding your basement?

Number of Floors *

Was this page helpful?

Building Information

Is the building entirely over water? ⓘ

- ◯ Yes — my building is entirely over water
- ◯ No

Are all the systems and equipment listed here located within one foot or above the indicated level?

Building Coverage

- Central air conditioner (including exterior compressor)
- Furnace
- Heat pump (including exterior compressor)
- Hot water heater
- Elevator machinery and equipment
- Solar battery elements ⓘ

Contents Coverage

- Clothes washers and dryers
- Food freezers

- ◯ Yes
- ◯ No

☐ This building has an Elevation Certificate.

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Provide the Lowest Adjacent Grade (LAG).

The LAG value is located in Section C - Building Elevation Information , line f) of your Elevation Certificate. Help Me Find This.

Lowest Adjacent Grade *

f) 0.0 ft

Was this page helpful?

Previous | Skip Elevation Certificate | Continue

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Property | **Building** | Coverage | Deductible | Quote

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Provide additional Building Elevation information.

The Building Elevation Information values are located in Section C - Building Elevation Information, lines a) through c) of your Elevation Certificate.

Depending on your building type you may not have all three values.

Enter numeric values only and leave blanks empty. Help Me Find This.

Top of bottom floor

a) 0.0 ft

Top of the next higher floor

b) 0.0 ft

Bottom of the lowest horizontal structural member

c) 0.0 ft

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Property | **Building** | Coverage | Deductible | Quote

Building Use

Is this your primary residence?

- ( ) Yes
- (•) No

Are you a renter at this building?

- ( ) Yes
- (•) No

Is the building a rental property?

- ( ) Yes
- ( ) No

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https://pivot-beta.fema.gov/policy-quote/coverage-amounts

Property · Building · Coverage · Deductible · Quote

Select Coverage Amounts

Building Coverage

Coverage that pays to repair damage to the covered building.

Max Coverage - $250,000
$250,000

REVIEW the typical coverage amount and adjust based on your individual situation.
How do we calculate this amount?

Examples of what is covered

Contents Coverage

Coverage that pays to replace damaged belongings.

Max Coverage - $100,000
$100,000

REVIEW the typical coverage amount and adjust based on your individual situation.
How do we calculate this amount?

Examples of what is covered

Please refer to the standard policy breakdown found here for the full list of coverages.

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Frequently Asked Questions

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Effective Date

When should your coverage start?

Your coverage start date depends on why you're buying this policy. First choose your reason, then pick the date.

I am seeking insurance because...

Reason for Insurance *

It is required for my loan closing
I'm buying a policy but it isn't required for my loan closing

Was this page helpful?

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FEMA

Property · Building · Coverage · Deductible · Quote

Effective Date

When should your coverage start?

Your coverage start date depends on why you're buying this policy. First choose your reason, then pick the date.

I am seeking insurance because...

Reason for Insurance *

It is required for my loan closing

I want coverage to start on...

Coverage should start on your closing date. Choose a date no more than 90 days in the future.

Tentative Effective Date *

Was this page helpful?

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Policyholder

Quote ID: **Hr7D**

Policyholder contact information

First Name *

Last Name *

Enter as Business/Trustee

Phone Number *

Email Address *

Another Policyholder

Remove

An additional individual or entity who requires access to policy information and documents.

First Name *

Last Name *

Enter as Business/Trustee

What is the policyholder's mailing address?

Mailing address is the same as building address

Street Address or PO Box *

Apartment, Suite, Unit, Building, etc. (Optional)

City *

State/Territory *

ZIP Code *

Was this page helpful?

Additional Parties

Quote ID: **Hr7D**

Add other parties with insurable interest in the building, such as a mortgage lender.

Other Parties *

None

Who is responsible for paying the renewal bill?

Responsible Party *

Policyholder

Was this page helpful?

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Add other parties with insurable interest in the building, such as a mortgage lender.

Other Parties *

1st Mortgagee

1st Mortgagee contact information

Remove

Institution Name *

Enter as Private Lender

Loan Number *

Phone Number

Phone Ext.

Email Address

Institution Street Address or PO Box *

Apartment, Suite, Unit, Building, etc. (Optional)

City *

State/Territory *

ZIP Code *

+ Add Another

Who is responsible for paying the renewal bill?

Responsible Party *

Verify the following information

Effective Date: August 15th, 2026

Expand All

Policyholder Information

Property Information

Building Information

Certificate of Accuracy

We may void your flood insurance policy and deny any claims under that policy if you or your representative conceal or misrepresent any material fact or circumstance, engage in fraudulent conduct, or make false statements when completing this application.

☐ I declare under penalty of perjury that the foregoing is true and correct. *

Your Full Name *

Was this page helpful?

https://pivot-beta.fema.gov/policy-quote/payment-preparation

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Quote Policyholder **Payment** Policy

Quote ID **Hr7D**

Today's Total Amount

$388

Includes Discounted Premium, Fees, Assessments, and Surcharge

Choose your preferred payment type.

◉ **Credit Card** ○ **Bank Transfer** (ACH)

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Property Building **Coverage** Deductible Quote

Effective Date

When should your coverage start?

Your coverage start date depends on why you're buying this policy. First choose your reason, then pick the date.

I am seeking insurance because...

Reason for Insurance *

- It is required for my loan closing (Loan Transaction: No Waiting Period)
- It is required due to flood map changes (Map Revision: 1-Day Waiting Period)
- I am buying a policy but isn't required for a loan closing or due to flood map changes (Standard: 30-Day Waiting Period)

Was this page helpful?

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Still have questions about NFIP's flood insurance?

For general inquiries call: **1-877-337-2627**

Talk to an insurance agency