

FLOOD MAPS & INSURANCE

Every Boquet community's floodplains have been mapped by the Federal Emergency Management Act (FEMA). These maps are in the County Planning Office (873-3689), and in every town hall. The maps show all land within reach of a 100-year flood for insurance rating and floodplain management. All towns in the watershed have accepted these flood zones (Wadhams and Elizabethtown have remapped flood zone areas) and have adopted appropriate floodplain zoning codes. This qualifies all residents of the Boquet watershed for federal flood insurance.

Premiums vary according to the flood risk and the amount of coverage desired. Nationally, the average premium is \$300/year for about \$98,000 of coverage. Here are a few facts:

- you can buy insurance for a structure (maximum home value \$250,000) and contents (\$100,000);
- the ceiling for business owners is \$500,000 on a structure and \$500,000 on contents; renters, up to \$100,000 for personal belonging;
- basements can be covered, with "structure" including furnace, fuel tank and air conditioner, and "contents" including washer/dryer and freezer but not furniture;
- you can cover storage areas and garages, but contents - including cars - are generally not covered unless the car is an antique;
- there is an application fee, but quoted rates by local insurance company agents should all be the same;
- there is no insurance for wells, landscaping, or damage to streambanks.