

FLOOD INSURANCE

Properties located within the unincorporated limits of Lenoir County and subjected to federally supported mortgages are required to be protected with flood insurance. Owners of properties free of encumbrances should also strongly consider having this valuable protection. It is important to know that standard policy does not cover flood losses. Property owners considering flood insurance should consult their local insurance agents or brokers for details regarding qualification requirements, coverage and cost. Acquiring or having available a current elevation certificate properly prepared by a local land surveyor and on approved FEMA certificate forms is an essential element of the application process. This form should also be maintained on records with the Lenoir County Planning & Inspection Department. The Lenoir County Planning & Inspection Department can also be of assistance regarding map determinations, flood insurance information, suggested ways of reducing your premium costs and identifying exposures that increase your flood insurance cost. For more information call 252-559-2260.

The following chart list the amounts of maximum coverage available to property owners within the unincorporated limits of Lenoir County.

BULDING COVERAGE

Single Family Dwelling	\$250,000.00
Other Residential	\$250,000.00
Non-Residential	\$500,000.00

CONTENTS COVERAGE

Residential.....	\$100,000.00
Non-Residential.....	\$500,000.00
Small Business.....	\$500,000.00