

New Jersey Flood Insurance Quotes

Most of New Jersey has a temperate climate, with hot humid summers and cold winters. Southern areas of the state, including Cape May and Cumberland counties, are now considered to be in the humid subtropical climate zone. During the hurricane season, tropical cyclones can hit New Jersey, and it is possible for one to remain at hurricane strength so far to the north. During the winter months, nor'easters can dump heavy amounts of precipitation across the state. Because of its dense population and because most communities of northern New Jersey do not have the widespread reservoir system of neighboring Greater New York City, the slightest dry season leads to drought warnings; but because there are many streams and rivers close to these communities, the slightest above average rainfall causes frequent flooding as many parts of Northern New Jersey are part of a flood plain.

The temperatures vary greatly from the northernmost part of New Jersey to the southernmost part of New Jersey.

The best time to buy New Jersey Flood Insurance is NOW!

Between 1994 and 2003:

New Jersey residents filed more than 19,000 flood insurance claims.

New Jersey residents received more than \$238 million in flood insurance payments.

(Source: Federal Emergency Management Agency)