# Tampa Coin Buyers Issues Flood Insurance Reminder for Gold and Silver Owners

*Tampa Coin Buyers urges Tampa Bay owners to check insurance terms and document coin collections as Florida renews hurricane-preparation advice.*

TAMPA, FL, UNITED STATES, September 10, 2026 /EINPresswire.com/ -- Tampa Bay households that keep gold or silver at home should not assume their flood insurance covers those holdings. FEMA's National Flood Insurance Program (NFIP) lists currency and precious metals among property its policies do not protect. Tampa Coin Buyers is calling attention to that exclusion as Florida officials urge residents to review insurance and document their possessions during hurricane season.

The distinction is between having flood insurance and having coverage for the particular property inside a home. A policy that covers a building, furniture or appliances is not proof that stored bullion is insured. The NFIP exclusion is not a new rule, and this advisory does not describe a change in federal coverage.

On September 2, 2026, Florida Chief Financial Officer Blaise Ingoglia's office advised residents to check home and flood insurance coverage and make a home inventory with photos and video. The guidance accompanied a hurricane-preparedness visit to Duval County. For Tampa Bay coin and precious-metals owners, that review should include the collection itself, not just the house around it.

Know which property the policy covers

FEMA's FloodSmart guidance identifies precious metals and currency as excluded property. That statement should not be read as a determination that every coin, piece of jewelry or privately insured collection is uninsured. Non-NFIP flood policies or separate collectibles coverage may have different terms, exclusions and limits. Owners should ask a licensed insurance agent or their insurer how the actual policy treats gold and silver bullion, collectible coins and jewelry.

Useful questions include whether flood damage is covered, which exclusions and dollar limits apply, what valuation records are required, and whether any change in protection has a waiting period. A purchase receipt or valuation does not create insurance coverage.

Make the collection identifiable

Tampa Coin Buyers recommends keeping an itemized record rather than describing a mixed collection only as gold, silver or old coins. Photographs should show both sides of coins and any existing grading labels. Records can include dates, mint marks, quantities, stated metal weight and purity, purchase receipts, and certification numbers where available. Copies should be kept securely away from the collection, not posted publicly.

Identifying collectible pieces matters because a coin's market value can include a collector premium above its metal value. An insurer should confirm the valuation method and documentation it will accept; a dealer's purchase offer is not automatically the insured value.

The insurance questions belong with a licensed insurance professional. Tampa Coin Buyers' role is evaluating coins and precious metals, not deciding policy coverage. Residents can find collection-evaluation and appointment information at https://tampacoinbuyers.com/.

About Tampa Coin Buyers

Tampa Coin Buyers buys coin collections, rare coins, gold, silver and bullion from sellers in the Tampa Bay area. Appointments are available at 6037 Winthrop Commerce Ave, Ste 6023, Riverview, FL 33578. For appointments or media inquiries, call 813-308-4048.

Tampa Coin Buyers
Tampa Coin Buyers
+1 813-308-4048
info@tampacoinbuyers.com

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