



Inland Flood Coverage Endorsement

Floods are on the rise, don't be left out in the rain.

Flood is the number one most frequently occurring natural disaster in the United States, according to FEMA. It has impacted every state, and homeowners in low-to-moderate risk areas are often uninsured against serious losses and left with expensive repair costs.

Flood coverage just for you

If you're an inland resident, you now have a new choice for flood insurance. Designed specifically for residents in low-to-moderate risk areas, our Inland Flood Coverage Endorsement can add affordable flood coverage to your existing homeowners and mobilehome policies. The endorsement covers the most common exposures policyholders face from an inland flood, including personal property, basement exposures and loss of use. With NFIP flood claim payouts averaging \$43,000, it's clear that more homeowners need this protection.⁶

BY THE NUMBERS



1st Flood is the most frequently occurring natural disaster in the US¹



25% Average flood claims in low-to-moderate risk areas¹



1in Of water can cause \$25,000 of damage to a home²



5mn People currently hold flood insurance policies³



50 States have experienced flood events in the past 5 years⁴



67 Relevant flood/flash flood events in the United States (2012-2017)⁵

1. <https://www.fema.gov/news-release/2004/08/16/flooding-americas-1-natural-hazard>

2. <https://www.floodsmart.gov/why/why-buy-flood-insurance>

3. <https://bsa.nfipstat.fema.gov/reports/1011.htm>

4. <https://www.fema.gov/media-library/assets/images/103646>

5. © 2018 Münchener Rückversicherungs-Gesellschaft, Geo Risks Research, NatCatSERVICE – As of March 2018

6. <https://www.fema.gov/data-visualization-floods-data-visualization>



Contact your agent for more information.

What is an inland flood?



When inland waters, such as streams or rivers, overflow and partially or completely inundate normally dry land



Unusual, rapid rain accumulation, runoff, or snowmelt that doesn't drain away or soak into the ground



When water carries mud and becomes a mudflow

One size does not fit all

The National Flood Insurance Program (NFIP) was formed to cover high-risk areas that require flood insurance by law. For inland residents outside of these areas, the coverage is "optional." Because of surcharges and exclusions that come with flood coverage in high-risk areas, the take up rate is only 1% in low-to-moderate risk areas. This doesn't stop floods from hitting low-to-moderate risk areas. In fact, 25% of NFIP flood claims come from such areas.¹

Inland Flood Coverage highlights

Coverage includes damage to:

- Residence and certain other structures (e.g. shed, pool house)
- Personal property, including in a basement or sunken room (sub-limits may apply)
- Loss of use (sub-limits may apply)
- Property the policyholder moves to safety (first 30 days)
- Debris removal
- \$250 sub-limit for towing charges to move a covered mobile home in danger from a flood occurrence

Exclusions include, but are not limited to, damage to:

- Personal property not inside the home (e.g. patio furniture, barbecue equipment)
- Decks and fences
- Lawns, trees, landscaping
- Damage from earth movement, seepage from water table rising with no flooding near the house
- Sump pump discharge or overflow, or back up of sewers or drains, unless caused by flood

Don't get caught drowning in flood damage losses. Contact us today to add Inland Flood Coverage to your policy.



Contact your agent for more information.