

# Inland Flood Coverage Endorsement

## Offer the flood protection they need.

Flood is the most frequently occurring natural disaster in the United States, according to FEMA. Flooding has impacted every state, and homeowners in low-to-moderate risk areas are often uninsured.

### Flood coverage for your policyholders

With our Inland Flood Coverage Endorsement, you can now offer your policyholders a new choice for flood coverage. Designed specifically for residents in low-to-moderate risk areas, our endorsement adds affordable flood coverage to **homeowner, farm owner, dwelling fire, condo, and mobile home** policies. In 2019, claims payouts from the National Flood Insurance Program (NFIP) averaged \$52,000,<sup>1</sup> indicating a clear need for flood protection. The Inland Flood Endorsement is an affordable way to protect your policyholders against flood.

### 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

### The Inland Flood Coverage Endorsement provides coverage for:

- 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

### Eligibility includes:

- single and multiple family dwellings (1-4 condo units) in FEMA Flood Zones except those beginning with A and V prefixes

The Inland Flood Coverage does not satisfy federally regulated mortgage lender requirements.



Floods are the most common and costly disasters in the U.S.<sup>2</sup>



A single inch of water can cause \$26,000 in property damage.<sup>3</sup>



Homeowners insurance policies do not typically cover flood.<sup>4</sup>

### Contact us for more information.

Carrier Name  
Carrier Phone  
Carrier Email  
Website

Logo Here

<sup>1</sup> Federal Emergency Management Agency (FEMA) - Historical Flood Risk and Costs - <https://www.fema.gov/data-visualization/historical-flood-risk-and-costs>

<sup>2</sup> Federal Emergency Management Agency (FEMA), [floodsmart.gov/flood](https://www.floodsmart.gov/flood), accessed 5/12/21

<sup>3</sup> National Flood Insurance Program (NFIP), Estimated Flood Loss Potential, [floodsmart.gov/sites/default/files/flood-loss-potential\\_jul19.pdf](https://www.floodsmart.gov/sites/default/files/flood-loss-potential_jul19.pdf)

<sup>4</sup> Federal Emergency Management Agency (FEMA), <https://www.floodsmart.gov/flood-insurance/why>, accessed 5/12/21

