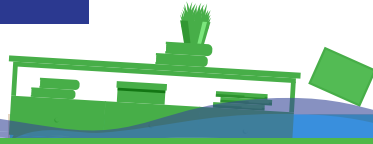


Inland flood claims examples



Every home is at risk for flooding.

Flood is the 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 often go without coverage for flood losses.

How can the Inland Flood coverage endorsement protect you from a serious flood loss?

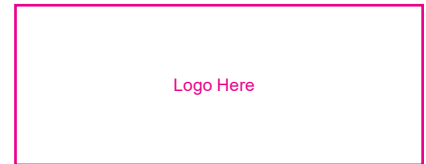
For example, a torrential rainstorm causes flood water to enter a home's basement through its windows. The sump pump in the basement cannot handle the excess water from the flood, resulting in water damage. The insured has a \$10,000 Inland Flood coverage Limit with a \$1,000 deductible.

- The furnace is damaged and needs to be repaired (\$1,800 covered)
- Drywall in the basement needs to be replaced (\$2,200 covered)
- Couches and throw rugs in the finished basement need to be replaced (\$6,000 covered)
- Debris removal (\$5,000 covered)
- Landscaping and patio outside the home are destroyed (\$5,000 not covered)

Total damage from the rainstorm is \$20,000. The Inland Flood coverage endorsement covers \$10,000 of the loss and the \$1,000 deductible is absorbed, resulting in a \$10,000 loss payment to the policyholder.

Contact us for more information.

Agent Name
Agent Phone
Agent Email
Website



INLAND FLOOD COVERAGE ENDORSEMENT (IFCE) – CLAIMS COVERAGE EXAMPLES

Water damage	Covered by IFCE?	*Coverage for loss
Runoff surface waters from heavy rainfall cause flooding at home and on yard resulting in damage to walls, appliances, rugs, and flooring.	YES	The IFCE will cover the flood damage. A typical homeowners (HO) policy excludes this loss.
Flooding causes damage to an attached deck.	NO	The IFCE does not provide coverage for damage to walks, walkways, decks, driveways, patios, and other surfaces.
Overflow of nearby river causes flood waters to enter a shed and damage a riding lawn mower and stored patio furniture.	YES	The IFCE would cover the flood damage to the shed and the contents.
Wind-driven rainstorm causes part of the roof to come off and water to enter the home causing damage.	NO	The IFCE does not cover damage caused by wind-driven rain.
Above-ground pool collapses, sending water over the patio and lawn which rushes into the home through the sliding glass door.	YES	The IFCE would cover the resultant flood damage to the home and contents.
Debris is washed onto the policyholder's property from the neighbor's yard due to flooding.	YES	The IFCE covers removal of non-owned debris washed onto the property.
Due to many rainstorms over the period of a few days, water below the surface of the ground seeps into the home through the walls with no flooding evident on lawn.	NO	The IFCE does not provide coverage for water seepage and/or damage caused by ground water.
The home is not fit to live in due to inland flooding.	YES	The IFCE provides additional living expenses to stay in alternative lodgings. (This coverage is sub-limited.)
There is a sewer backup into the home – not caused by flooding.	NO	The IFCE does not provide coverage. Typically covered by Water Backup and Sewer and Sump Pump Overflow coverage.

*Coverage for loss – these are examples only. Please refer to your policy for actual coverage, exclusions, and conditions.