

Inland Flood Coverage Endorsement



Every home is at risk for flooding. We have you covered.

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 are often without coverage for flood losses.

Flood coverage for you

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 **homeowner, farm owner, dwelling fire, condo, and mobile home** policies. In 2019, claims payouts from the National Flood Insurance Program (NFIP) averaged \$52,000,¹ indicating a clear need for flood protection. The Inland Flood Endorsement is an affordable way to protect your home and belongings 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

One size does not fit all

The 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. This doesn't stop floods from impacting low-to-moderate risk areas. In fact, from 2014 to 2018, policyholders outside of high-risk flood areas filed over 40% of all NFIP flood insurance claims.²

The Inland Flood Coverage Endorsement includes coverage for:

- residence and certain other structures (e.g., shed, pool house)
- personal property, including 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



Floods are the most common and costly disasters in the U.S.²



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



Homeowners insurance policies do not typically cover flood.⁴

Contact us for more information.

Agent Name
Agent Phone
Agent Email
Website

Logo Here

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

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

³ 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)

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

