

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 \$52,000,¹ 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.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.

Farmers of Salem
(800) 498-0954
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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

