

Homeowner's Policy

Provides coverage for accidental and sudden water damage that occurs inside the home. Damage due to neglect, lack of maintenance, water backup &/or flood are not covered. Up to policy limits. Deductible applies

Inland Flood Coverage

Unusual, rapid rain accumulation, runoff, or snowmelt that doesn't drain away or soak into normally dry land. Damage to dwelling is covered, personal property, limited personal property in basement*, additional living expense*, debris removal, limited fungi, wet or dry rot*, and expenses for removing endangered property to prevent additional damage. Coverage limits from \$5,000 to \$50,000 available. Deductible applies. Homes in flood zones are not eligible.

*Subject to sublimits

Service Line Coverage

Provides for the repair or replacement of underground systems that service the home, such as sewer lines, water lines, natural gas, electricity, phone & telecommunications. Coverage also includes the cost to replace landscaping, concrete work, and anything necessary to access the underground systems and restore the property to its pre-loss condition. Coverage limits up to \$25,000 available. Deductible applies.



Sewer Line

Water Line

Homeowner's Responsibility

City's Responsibility

Flood Insurance

Losses directly resulting from flooding or flood related erosion caused by heavy or prolonged rain, snow melt, coastal storm surges, blocked storm drainage, levee dam failure & similar events

FEMA

Coverage needs to be provided by FEMA for all government backed securities including, FHA, PHFA, VA, & USDA unless otherwise approved by a lender

Private Carrier

Coverage can be provided by a private carrier if the consumer is paying cash or has qualified for a conventional loan, unless otherwise restricted by a lender

Use our PEAK REPORT to determine if a property is in a flood zone as well as a 3-5 year claims history of a home, a replacement cost analysis, and a competitive quote.

Water Backup

Provides for coverage related to the overflow or backup of water through a sewer system &/or sump pump caused by rain, snow, ice or mechanical breakdown of equipment. Coverage limits from \$5,000 to Full Dwelling Replacement Cost available. Deductible applies.