



Inland Flood Coverage



Don't let flood waters wash away your financial future.

Flooding is on the rise in areas that are typically low-to-moderate risk. Our Inland Flood Coverage Endorsement is a great solution to help put your mind at ease, knowing you're protected from a potentially costly flood loss. Talk with your local independent agent today to learn more about Inland Flood coverage.

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WHY AUTO-OWNERS?

- We offer more than just Auto insurance – with our wide array of Car, Home, Business and Life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is a Fortune 500 company and is among the largest insurance providers in the United States.

The Inland Flood Coverage Endorsement (IFCE) is designed specifically for policyholders in low-to-moderate flood zones. Previously, coverage with the National Flood Insurance Program (NFIP) was extremely costly for these areas due to high limits, surcharges and exclusions of common exposures.

WHY INLAND FLOOD COVERAGE?

- Limits more in-line with what homeowners and renters in low-to-moderate flood zones need.
- The IFCE provides a broader definition of flood and coverage is less restrictive than under the NFIP coverage.
- Covers personal property in the basement and loss of use, coverages that are excluded by the NFIP.
- The IFCE is designed as an endorsement to your existing homeowners or dwelling policy, not a separate flood policy.

WHAT IS AN INLAND FLOOD?

- When inland waters, such as streams or rivers, overflow and partially or completely cover 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.

WHAT IS COVERED?

- Buildings
- Contents, including those in a basement
- Additional living expenses
- Debris removal
- Property relocation to a safe area

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

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