



Connie Phillips Insurance
Consultant

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Frederick, MD ▪ Virginia Beach, VA ▪ Richmond, VA
888.439.0479 ▪ www.insurance-financial.net

Flood Insurance & Water/Sewer Backup Coverage

Will a standard homeowners' or business policy provide coverage for flood damage?

NO! Neither provides any coverage for water damage due to flooding.

What is flood insurance?

In simple terms, flood insurance covers direct physical losses caused by floods, flood-related erosion, severe rainstorms, flash floods, hurricanes, and snow melt. Flood insurance is offered under a federal government program known as the National Flood Insurance Program as well as some private insurers.

Can I purchase flood insurance directly through my own agent?

Yes. You can purchase flood insurance directly through your agent, the very same way you purchase your home, life and car insurance.

I'm not in a high risk flood zone. Why would I need insurance?

Flooding can affect you even if you don't live near water. Approximately 25% of all claims are from what are considered low-to-moderate risk areas. If your home is located in a low-to-moderate risk area, you may be eligible for a lower cost Preferred Risk Policy.

Are there any restrictions I should be aware of?

Normally, there is a 30-day waiting period before a flood policy becomes effective, but there are exceptions, which your independent agent can explain.

Is flood insurance only available to homeowners?

No. Flood insurance is also available to renters, and condo and business owners.

Does a homeowners' or business policy cover a sewer/drain backup, or sump pump failure?

NO! However, most insurers offer endorsements or add-ons to their policies, which can cover the cost of damages and clean-up after this type of event.

How do I know what to do?

Making such a decision about your options is yours -- and yours alone under the law. As your independent insurance agent, I can help explain these options. Our agency's job is to help provide you with information, so you can make informed decisions.

What's Covered?

There are two types of flood insurance that are purchased separately: building and personal property.

Building property coverage generally covers:

- Insured building & its foundation
- Electrical & plumbing systems
- Central AC, furnaces & water heaters
- Refrigerators, cooking stoves & built-in appliances like dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases & cabinets
- Debris removal

Personal property coverage generally covers:

- Personal belongings including clothing, furniture & electrical equipment
- Portable/window air conditioners, washers & dryers, food freezers & their contents
- Curtains and carpets not included in building property coverage
- Certain valuables such as original artwork & furs