

Flood

When rising water threatens your property, flood insurance helps cover costly damage and repairs.

AVAILABLE IN

Florida

Louisiana

Texas

Alabama

Mississippi

South Carolina

North Carolina



What's covered. And everything else.

What's Covered

- ✓ Structural damage to your home (including walls, floors, and foundation)
- ✓ Electrical, plumbing, heating, and air conditioning systems
- ✓ Built-in appliances like dishwashers and water heaters
- ✓ Personal belongings (up to the policy limits)
- ✓ Detached structures like garages or sheds
- ✓ Cleanup and debris removal after a flood
- ✓ Costs to replace flooring, drywall, and insulation damaged by floodwater

What's Not Covered

- ✗ Damage caused by moisture, mildew, or mold that could have been avoided
- ✗ Damage to vehicles, including boats and cars
- ✗ Currency, precious metals, and valuable papers (like stocks or documents)
- ✗ Temporary housing or living expenses during repairs
- ✗ Damage to landscaping, trees, shrubs, or lawns
- ✗ Underground structures such as septic systems or wells
- ✗ Financial losses due to business interruption
- ✗ Personal belongings kept in basements or below ground level may have limited coverage

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