

As we continue to navigate through the aftermath of recent hurricanes, it's important to clarify the differences between home insurance and flood insurance, how insurance companies define flooding versus storm damage, and how we can enhance coverage with specific endorsements.

Home Insurance vs. Flood Insurance

Home Insurance: Home insurance typically covers damages to the home and personal property caused by events such as fire, theft, windstorms, and hail. It also provides liability coverage in case someone is injured on the property. However, standard home insurance policies do not cover flood damage.

Flood Insurance: Flood insurance is a separate policy specifically designed to cover damages caused by flooding. This includes coverage for the structure of the home and its foundation, electrical and plumbing systems, appliances, and personal belongings. Flood insurance is crucial for properties located in flood-prone areas and is often required by lenders for homes in high-risk flood zones.

Flooding vs. Storm Damage

Flooding: Insurance companies define flooding as the rising of water that occurs when water from a natural source, such as a river, lake, or ocean, inundates normally dry land. This can also include heavy rain or storm surge that causes water to overflow and enter homes. Flooding typically affects multiple properties in the same area.

Storm Damage: Storm damage, on the other hand, is usually covered under standard home insurance policies and refers to damage caused by weather-related events originating from within the home or its immediate surroundings. Examples include wind damage, hail damage, and rainwater entering through a damaged roof. Storm damage is generally limited to the insured property and does not involve a natural water source.



Flood Insurance Endorsement

To provide more comprehensive protection, we offer a flood insurance endorsement that can be added to a home insurance policy. This endorsement extends the coverage of the standard home insurance policy to include certain types of flood damage.

Benefits of Adding a Flood Insurance Endorsement

- **Convenience:** Combining home and flood insurance under one policy simplifies the management of coverage and claims.
- **Cost-Effective:** Adding an endorsement can be more cost-effective than purchasing a separate flood insurance policy.
- **Comprehensive Protection:** Ensures that clients have broader coverage for various types of storm and flood damage, providing peace of mind.

If you have any questions or need further assistance, please do not hesitate to reach out to us directly.