ErieSecure Home Extended Water Coverage

Did you know that most homeowners are unaware that their policy doesn't cover flooding?



Includes both Sewer or Drain Backup and Flood Coverage.



Flood includes inland flood, tidal waters, or storm surge or mudflow and mudslide.



Flood is not traditionally covered by a private homeowners policy.



Coverage for direct physical loss to the insured's dwelling, other structures, and personal property on premises.



Additional Living Expense for flood loss limited to 50% of the Extended Water Coverage limit. No change to Additional Living Expense for Sewer or Drain Backup.



Same limits as Sewer or Drain Backup will be available, including up to the dwelling limit.



Available through the Home Plus and Select bundles and as a standalone endorsement.



*Only on policies with comprehensive perils on dwelling and personal property (personal property only for condo and tenant).



*Available on rentals and secondary homes but is not available on ErieSecure Property policies and mobile home/manufactured home risks.

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There is a 10-day waiting period for flood coverage for when the coverage is added. (Does not apply to the Sewer or Drain Backup coverage provided within the endorsement.)



The policy deductible applies unless a separate water peril deductible is selected.



Excess over any other applicable flood policy.

*ErieSecure Home policies covering manufactured homes with comprehensive coverage include flood coverage.

See Extended Water Coverage Endorsement for specific coverage details. Certain terms and limitations may apply.



