



Inland Flood Coverage

WHY AUTO-OWNERS?

- Established in 1916, we have over 100 years of experience providing policyholders exceptional service in multiple lines of insurance including auto, home, business and life.
- Highest rating by national insurance company rating service AM Best, which ranks Auto-Owners among the highest in the industry with an A++ (superior) rating for financial security.
- Recognized nationally in many studies and magazines as one of the top companies for claims handling.
- Auto-Owners works exclusively through independent agents, providing policyholders convenient, local service.
- With many discounts available across all lines of business, Auto-Owners makes insuring your auto, home, business and life affordable.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

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

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy.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. This insurance product is not affiliated with the National Flood Insurance Program.