

Homeowner's Policies Do Not Cover Property Damage from Floods

Flood means a general and temporary condition of a partial or complete inundation of normally dry land area from:

- The overflow of inland or tidal waters;
- The unusual and rapid accumulation or runoff of surface waters from any source;
- Mudslides (that is, mudflows) that are proximately caused by flooding and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, including your premises, as when earth is carried by a current of water and deposited along the path of the current;

Flood also includes the collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding cyclical levels, which results in the partial or complete inundation of normally dry land area. Normal homeowner's insurance policies do not cover damage to property, contents and structure resulting from floods. However, flood insurance may be available through the National Flood Insurance Program, which exists in participating communities.

The National Flood Insurance Program contains separate content and structure coverages. The policyholder should consult the Program or his or her insurer or insurance producer to determine whether the coverage selected is appropriate for the policyholder's needs.