

Offering More to Personal Insurance Customers

Watertight Protection For Your Home

Surface Water and Flood Coverage



Fireman's FundSM
Insurance Company

A company of **Allianz** 

The greatest threat to your home is flood, not fire.

Our Surface Water/Flood insurance offers important features that the NFIP doesn't provide. We also offer more comprehensive coverage and higher limits than those typically sold by competing insurance carriers.

Statistically, your home is three times more likely to incur damage from flood water than from fire. Even homes that aren't in a high-hazard flood zone are vulnerable – more than 25 percent of all flood claims are filed by homeowners in flood zones of low-to-moderate hazard.*

Surface water or flood damage doesn't result just from natural disasters, such as hurricanes, overflowing rivers, or heavy storms. Substantial damage can also result from more mundane, easily overlooked causes, such as:

- Construction site runoff
- Melting snow
- Inadequate drainage systems
- Leaky dams or levees

Most base homeowners policies don't cover surface water/flood damage. In addition, the protection offered by the National Flood Insurance Program (NFIP) doesn't cover many necessary expenses, such as the loss of use of your home (i.e., the expenses you incur for lodging while your home is being rebuilt or repaired).

* According to statistics from the National Flood Insurance Program (NFIP).



Benefits and Features

Our solution includes:

- A choice of coverage limits for both contents and property that can go as high as your Prestige Home Premier policy limits (subject to your deductible)
- Coverage for damage to your basement and its contents
- Coverage for other structures on your property (pool houses, tool sheds, etc.)
- Loss-of-use coverage until completion when rebuilding at the same site (or coverage for one year, if rebuilding elsewhere)
- Coverage, with no deductible, for loss-avoidance expenses (for example, sandbags, labor and contents removal)
- Claims handling that has been top-rated by A.M. Best, the insurance industry rating company
- The ease of consolidated protection – rather than the hassle of dealing with multiple insurance carriers – to provide enhanced security for your home

The Right Coverage for Your Home?

Fireman's Fund Surface Water/Flood coverage is intended for homes in flood zones of low-to-moderate hazard. If your home is in a high-hazard flood zone that requires NFIP coverage, we can write our coverage as an excess policy that backs up your required policy.

Contact your independent agent representing Fireman's Fund with your questions about our Surface Water/Flood damage insurance.

The Fireman's Fund® Solution

Fortunately, Fireman's Fund has an optional endorsement to our Prestige® Home Premier policy, which provides broad protection against surface water and flood damage to your home.



Would Other Insurance Companies Pay?

You had new landscaping installed on your property, but the drainage design wasn't adequate. During a recent storm, water didn't drain properly and leaked into your family room, soaking the hardwood floors with muddy water. Surface Water/Flood protection from Fireman's Fund® will pay full costs (subject to your deductible) to repair and replace the floor and any room contents damaged by the flow, and to repair or replace the subfloor if needed.

Supporting Firefighters for Safer Communities

Fireman's Fund Insurance Company was founded in 1863 with a mission to donate a portion of our profits to support the fire service. We continue that tradition today through our Heritage ProgramSM by awarding grants to fire departments for needed equipment, training and community education programs in partnership with our independent agents and employees. To learn more, visit our Web site at www.firemansfund.com/heritage.

Learn more: www.firemansfund.com/flood

www.firemansfund.com

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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