



Top Ten Questions for Surface Water and Flood Coverage

Are my basement and personal property in my basement covered?

Yes, the Fireman's Fund® Surface Water and Flood endorsement provides coverage for basements with limits up to \$250,000 dwelling and \$100,000 contents for primary coverage. Excess flood coverage is available up to the homeowner dwelling and contents limits.

Who will adjust my flood claim?

A Fireman's Fund property adjuster will coordinate the servicing of your flood claim.

Does it matter where the water comes from – a water main break or a creek overflow?

You don't have to worry about where the water originates. You are covered for most temporary conditions that result in partial or complete inundation of normally dry land areas.

Does the coverage include damage from water below the ground leaking in through my basement walls or foundation?

No. Damage from water below the ground is not covered by the Surface Water and Flood endorsement or your homeowners policy.

Will I be reimbursed for the sandbags and labor needed to protect my property when there is a flood threat?

Yes, you have up to \$10,000 coverage for labor and supplies to protect your property.

Is there coverage for moving my home's contents to a safe location?

Yes. Coverage is provided up to \$10,000 for expenses to move your property to a safe location.

Are my temporary living expenses covered if I can't live in my home during repairs or restoration?

If you rebuild at the same location, you have additional living expenses (ALE) coverage up to the limits of your homeowners policy.

If I choose not to rebuild at the same location, are my temporary housing costs covered?

Yes, coverage is provided for up to one year of ALE if you choose to rebuild at another location.

If my property has no water damage, but I can't live there because of flooding in the area, are my temporary living costs covered?

Yes. Limited ALE coverage is available if access to your residence premises is prohibited by a civil authority.

Is mold damage covered?

If the mold is the result of a cause of loss otherwise covered by your policy, limited coverage may be available. Refer to your Prestige® Home Premier policy or check with your agent.

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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