

INLAND FLOOD COVERAGE

Disclaimer – This insurance product is not affiliated with the National Flood Insurance Program. This endorsement does not satisfy mandatory flood insurance coverage should it be required by your federally regulated lender for your home mortgage or loan.

This Inland Flood Coverage is added to Property Coverages in "your" policy; all other "terms" of the policy apply except as amended by this endorsement.

SCHEDULE

Inception Date of Inland Flood Coverage Endorsement:		
Note: There is no coverage for a "flood occurrence" that begins before or within 15 days [360 hours] after this date, subject to a limited exception.		
	Per Occurrence Limit / Sublimit	Aggregate Limit / Sublimit
Inland Flood Limit:		
Property Coverage Sublimits*:		
Additional Living Costs And Loss of Rent		
Deductible:		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		
*Property Coverage Sublimits are part of, and not in addition to, the Inland Flood Limit.		

AGREEMENT

"We" provide the insurance described in this endorsement in compliance with all "terms" (including but not limited to, Conditions, Definitions and Exclusions) of "your" policy, except as modified by this endorsement. This endorsement contains definitions, limitations, restrictions and other terms separate and distinct from the remainder of "your" policy. Coverage provided under this endorsement does not increase any limit of liability under Property Coverages.

This endorsement applies solely to the peril of "inland flood". For coverage to apply under this endorsement, the "flood occurrence" must commence during the policy period. Inland Flood Coverage is limited to Property Coverages as described below. Inland Flood Coverage does not extend to any other coverage provided by the policy or any coverage provided via endorsement to the policy, unless specifically described herein.

DEFINITIONS

For the purposes of the coverage provided by this endorsement, the following definitions are added:

- A. "Basement" means any area of the "described location", including any sunken room, sunken portion of a room, garage or crawl space, having any side of its floor below ground level.
- B. "Direct physical loss by or from inland flood" means loss or damage to property covered on the "described location" directly caused by an "inland flood". There must be evidence of physical change to the property requiring repair or replacement.
- C. "Flood occurrence" means the sum of all "direct physical loss by or from inland flood" and all expenses covered under this endorsement arising from all instances of "inland flood" occurring during one consecutive 168 hour time period.

- D. "Information technology hazard" means losses arising, directly or indirectly, out of:
1. Loss of, alteration of, or damage to; or
 2. A reduction in the functionality, availability or operation of a computer system, hardware, program, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the policyholder or not.
- E. "Inland flood" means a general and temporary condition of partial or complete inundation of normally dry land area resulting from:
1. Overflow of inland or tidal waters;
 2. An unusual and rapid accumulation or runoff of surface waters from any source including but not limited to rainfall and ice melt; or
 3. "mudflow".
- "Inland flood" does not mean or include tsunami.
- F. "Mudflow" means a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. "Mudflow" does not mean or include other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope.

PROPERTY COVERAGES

For the purposes of the coverage provided by this endorsement, the following coverages are added, subject to the "limits" and sublimits indicated in the SCHEDULE:

A. Residence

"We" cover against "direct physical loss by or from inland flood" to the residence on the "described location". The residence includes an attached garage.

B. Related Private Structures

"We" cover against "direct physical loss by or from inland flood" to related private structures on the "described location" set apart from the residence by clear space. This includes structures connected to the residence by only a fence, utility line or similar connection.

C. Personal Property

"We" cover against "direct physical loss by or from inland flood" to covered personal property, located at the "described location" at the time of the "flood occurrence". Personal property does not include personal property located in a "basement".

D. Additional Living Costs And Loss Of Rent

1. Additional Living Costs

If a "direct physical loss by or from inland flood" makes that part of the "described location" where "you" reside not fit to live in, "we" cover any necessary increase in living costs incurred by "you" so that "your" household can maintain its normal standard of living.

2. Loss of Rent

If a "direct physical loss by or from inland flood" makes that part of the "described location" rented to others or held for rental by "you" not fit to live in, "we" cover the loss of rent of such location less any expenses that do not continue while it is not fit to live in.

The sublimit shown in the SCHEDULE for Additional Living Costs And Loss of Rent is the total sublimit provided for this coverage.

Payment for Additional Living Costs And Loss of Rent will be for the shortest time required to repair or replace the damage. The periods of time under **1. Additional Living Costs** and **2. Loss of Rent** are not limited by expiration of this policy.

E. Debris Removal

"We" pay the reasonable expense to remove any owned and non-owned debris from the "described location" if caused by a "direct physical loss by or from inland flood". This coverage does not increase the limit of liability that applies to the covered property.

F. Property Removed to Safety

"We" insure against "direct physical loss by or from inland flood" to covered property removed from a "described location" endangered by a "flood occurrence". "We" will also pay for the reasonable expenses "you" incur to move covered property to safety. The personal property that is moved must be placed in a fully enclosed structure or otherwise reasonably protected from the elements. This coverage shall only apply for the first 30 days from the date such property is removed from the "described location". This coverage does not increase the limit of liability that applies to the covered property.

"We" pay up to \$250 for a towing charge to move a covered mobile home that is in danger from a "flood occurrence". No deductible applies to this expense.

G. "Fungi", Wet Rot, Dry Rot, Or Bacteria

1. The amount shown in Paragraph **2.** below is the most we will pay for "Fungi", Wet Rot, Dry Rot, Or Bacteria for this endorsement:

- a.** Direct physical loss to property covered under this Inland Flood Coverage endorsement caused by, resulting from, or consisting of "fungi", wet rot, dry rot, or bacteria if the direct result of a "flood occurrence"; and
- b.** The necessary increase in costs which you incur to maintain your normal standard of living when the "described location" is uninhabitable due to a loss caused by, resulting from, or consisting of "fungi", wet rot, dry rot, or bacteria which is the direct result of a "flood occurrence".

The coverage provided above is the only coverage under this Inland Flood Coverage endorsement for loss caused by, resulting from, or consisting of "fungi", wet rot, dry rot, or bacteria caused directly or indirectly regardless of any other cause or event contributing concurrently or in any sequence.

2. \$5,000 is the most we will pay for the cost:

- a.** To remove "fungi", wet rot, dry rot, or bacteria from covered property;
- b.** To tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet rot, dry rot, or bacteria; and
- c.** Of any testing of air or property to confirm the absence, presence or level of "fungi", wet rot, dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet rot, dry rot, or bacteria.

3. The coverage provided above applies only when such loss or costs are the result of a "flood occurrence" that occurs during the policy period and only if all reasonable means were used to save and protect the property from further damage at or after the time of the occurrence of that "flood occurrence".

4. If there is covered loss to covered property, not caused, in whole or in part, by "fungi", wet rot, dry rot, or bacteria, loss payment will not be limited by the terms of coverage, except to the extent that "fungi", wet rot, dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this coverage.

This is additional insurance and is the most we will pay for the total of all loss or costs payable under the "Fungi", Wet Rot, Dry Rot, Or Bacteria Coverage regardless of the number of locations insured or the number of claims made. No deductible applies to this coverage.

"We" do not cover land, including land on which the residence or related private structures are located.

PROPERTY NOT COVERED

For the purposes of the coverage provided by this endorsement, the following applies as Property Not Covered:

"We" do not cover:

- A. Personal property located outside the residence or related private structures on the "described location" and not fully enclosed;
- B. Any structure or personal property located entirely in, on, or over water;
- C. Open structures, boathouses or any structure into which boats are floated;
- D. Vehicles or recreational vehicles, whether stationary and permanently installed at the "described location" or on wheels, and whether or not licensed for road use;
- E. Lawns, trees, shrubs, plants, growing crops, or animals;
- F. Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;
- G. Underground structures and equipment, including but not limited to, private water wells, septic tanks and septic systems;
- H. Walks, walkways, decks, driveways, patios, and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of a building on the "described location";
- I. Containers, and related equipment, including but not limited to, tanks containing gases or liquids;
- J. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;
- K. Aircraft or watercraft, or their furnishings and equipment;
- L. Hot tubs and spas which are not bathroom fixtures, and swimming pools and their equipment, including but not limited to, heaters, filters, pumps, and pipes, wherever located;
- M. Barns or other structures designed or used for farming;
- N. Farm personal property;
- O. "Business" personal property; and
- P. Materials and supplies located on or next to the "described location" used to construct, alter or repair the residence or related private structures on the "described location".
- Q. Awnings, shelters, cabanas, porches and carports attached to or appurtenant to the residence.

EXCLUSIONS

For the purposes of the coverage provided by this endorsement, all exclusions in "your" policy apply except as modified below and to the extent coverage is specifically provided by this endorsement. Additional exclusions apply specifically to the coverages provided by this endorsement.

- A. "We" do not pay for:
 - 1. Loss of revenue or profits;
 - 2. Loss from interruption of "business" or production;
 - 3. The increased costs "you" incur arising from the enforcement of any ordinance or law which requires or regulates construction, demolition, renovation or repair of that part of a covered building or other structure, when that building or other structure sustains physical loss by or from an "inland flood";

4. The costs to comply with an ordinance or law which requires "you" to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants" in or on any covered building or other structure.
 5. Loss to a sump, sump pump, or related equipment caused by mechanical breakdown.
- B.** We do not insure loss, damage or expense directly or indirectly caused by a "flood occurrence" that begins before the inception date of this endorsement or within 15 days [360 hours] after the inception date of this endorsement. However, this exclusion does not apply to the "described location" if other Flood insurance was in effect for that "described location" for at least 72 hours immediately prior to the inception date of this endorsement, under a policy issued by us or by another insurer, and this policy replaces the previous policy without a lapse in coverage. If you request and we provide an increase in the stated Inland Flood Limit or Property Coverage Sublimits during the term of this policy, with the exception of an increase at the time of the renewal of the policy, the increase will not apply to loss or damage from any "flood occurrence" that begins before or within 15 days [360 hours] after your request was made.
- C.** "We" do not insure loss, damage or expense caused directly or indirectly by earth movement even if the earth movement is caused by a "flood occurrence". As used in this exclusion, earth movement includes, but is not limited to:
1. Earthquake;
 2. Landslide;
 3. Land subsidence;
 4. Sinkholes;
 5. The pressure or weight of water;
 6. Destabilization or movement of land resulting from accumulation of water in subsurface land areas; or
 7. Gradual erosion.
- D.** "We" do not insure for loss, damage or expense caused by "fungi", wet rot, dry rot or bacteria. "Fungi", wet rot, dry rot or bacteria damage means the presence, growth, proliferation, spread or any activity of "fungi", wet rot, dry rot, or bacteria other than as specifically provided under **PROPERTY COVERAGES, "Fungi", Wet Rot, Dry Rot, or Bacteria**.
- E.** We do not insure for loss, damage or expense caused directly or indirectly by:
1. The pressure or weight of ice;
 2. The pressure or weight of water;
 3. Freezing or thawing;
 4. Theft, fire, explosion, wind, or windstorm; or
 5. Power, heating, or cooling failure.
- F.** We do not insure for loss, damage or expense caused directly or indirectly by:
1. Water or water-borne material which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or
 2. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through the dwelling or structure.

This exclusion does not apply if:

- a. There is an "inland flood" and the "inland flood" is the proximate cause of such back up, overflow, pressure, seepage, leakage or flow; and
 - b. There is evidence of "inland flood" on the "described location".
- G.** "We" do not insure for loss, damage or expense caused directly or indirectly by "information technology hazard".

- H. "We" do not insure for "direct physical loss by or from inland flood" to any "described location" or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.

LIMITS

For the purposes of the coverage provided by this endorsement, only the following Limits provisions apply:

A "flood occurrence" may begin in one policy period but cause "direct physical loss by or from inland flood" in one or more subsequent policy periods. If so, all covered "direct physical loss by or from inland flood" arising from such a "flood occurrence" will be subject to the Aggregate Limit/Sublimit(s) Per Policy Period applicable to the policy period when the "flood occurrence" began.

A. Inland Flood Limits

Inland Flood Limits are part of, and not in addition to, the applicable "limits" under "your" policy.

1. Inland Flood Per Occurrence Limit

The most "we" pay for "direct physical loss by or from inland flood" arising from any one "flood occurrence" is the amount shown as the Inland Flood Per Occurrence Limit indicated in the SCHEDULE.

2. Inland Flood Aggregate Limit Per Policy Period

The most "we" pay for "direct physical loss by or from inland flood" arising from all "flood occurrences" during any one policy period is the Inland Flood Aggregate Limit Per Policy Period indicated in the SCHEDULE. The Inland Flood Aggregate Limit Per Policy Period applies regardless of the number of "flood occurrences" during that policy period.

B. Property Coverage Sublimits

Property Coverage Sublimits are part of, and not in addition to, the Inland Flood Limits shown in the SCHEDULE.

1. Property Coverage Per Occurrence Sublimits

The most "we" pay for "direct physical loss by or from inland flood" for any coverage subject to a sublimit in the SCHEDULE, arising from any one "flood occurrence", is the Per Occurrence amount indicated for that Property Coverage in the SCHEDULE.

2. Property Coverage Aggregate Sublimit Per Policy Period

The most "we" pay for "direct physical loss by or from inland flood" for any coverage subject to a sublimit in the SCHEDULE, arising from all "flood occurrences" during any one policy period is the Aggregate Sublimit Per Policy Period amount indicated in the SCHEDULE. The Property Coverage Aggregate Sublimit Per Policy Period applies regardless of the number of "flood occurrences" during that policy period.

DEDUCTIBLE

For the purposes of the coverage provided by this endorsement, only the following Deductible provision applies:

"We" pay only that part of the loss, damage or expense arising from any one "flood occurrence" that exceeds the Deductible amount indicated in the SCHEDULE. No other deductible applies to this coverage.

OTHER INSURANCE

For the purposes of the coverage provided by this endorsement, only the following Other Insurance provision applies:

If there is other insurance, including but not limited to any insurance provided under the National Flood Insurance Program, covering the same "direct physical loss by or from inland flood" for which coverage is also provided under this endorsement, "we" pay under this endorsement only the amount of covered "direct physical loss by or from inland flood" in excess of the amount due from the other insurance, whether "you" can collect it or not. In no event will "we" pay more than the applicable "limits" indicated in the SCHEDULE.