Anatomy of a Flood Insurance Policy

Flood insurance is essential for safeguarding your home and belongings against the unexpected. Here's a breakdown of what a comprehensive flood insurance policy typically includes:

Building Coverage

Usually up to $250,000 for residential buildings.

Contents Coverage

Typically up to $100,000 for personal belongings.

Loss Avoidance Measures

Up to $1,000 for incurred costs to protect the insured building.

Policy Deductibles

Choose a deductible that fits your budget and risk tolerance.

Debris Removal

Cost of removing debris caused by the flood that could pose health hazards or impede rebuilding.

Policy Exclusions

Understand what's not covered, such as avoidable moisture, mildew, or mold.