



## Flood Insurance

### Does my home insurance policy cover flood?

Generally, No. Flood is excluded in all standard home insurance policies. You can purchase it as its own policy or sometimes add it to your existing home insurance policy as an endorsed coverage.

### How much does flood insurance cost?

The minimum premium we see for homes that have the least amount of risk is between \$400 and \$500 per year. \$1,500 or more is not uncommon if the flood map shows a higher probability of flooding at your residence address or the amounts of insurance needed are high.

### I have backup of sewer and drain insurance on my home insurance policy. If my basement fills up isn't this covered ... so I don't need to buy flood insurance?

Flood insurance is for times when your land to your home is flooded and flood waters are coming in through doors or windows or through walls. There is a more formal definition of flood in the insurance policy – which should be read carefully when purchasing flood insurance.

Backup of sewer and drain insurance pays when water backs up through a drain or toilet and it does not pay if your loss is truly caused by a flood. Heavy rain may have exceeded the capacity of the sewer or storm water system and is creating water pressure which then is backing up through a drain or toilet and this then is covered up to the backup of sewer and drain insurance limit purchased.

### If I want a flood insurance quote, how should I proceed?

Call us at 1-877-468-7426 or [chat with us](#) , [email us](#) or reach out to a [TRICOR agent](#).