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FAQ Flood Insurance And Water/Sewer Backup Coverage

Imagine you're home relaxing, when you hear the local weatherman advise that your town is under a severe thunderstorm and flash flood warning – Again! You pause and wonder “Will my home and business be covered if I have flood damage?”

Q: Will my homeowners' or business policy provide coverage for flood damage?

A: NO! Neither provides any coverage for water damage due to flooding.

Q: What is flood insurance?

A: Flood insurance covers physical loss caused by floods, related erosion, severe rainstorms, flash floods, hurricanes and snow melt, and is offered under a Federal government program known as the National Flood Insurance Program.

Q: Can I purchase flood insurance directly through my own insurance agent?

A: Yes. It can be purchased directly through your agent, the very same way you purchase your home, life and car insurance.

Q: I've heard the price of flood insurance can vary widely. Is this true?

A: No. The Federal government sets flood insurance rates, so price shopping and comparison are unnecessary.

Q: My home isn't located in a high risk flood zone. Why would I need flood insurance?

A: Flooding can affect you even if you don't live near water. Almost 25% of all claims occur in “low-to-moderate risk areas”. If your home is located in such an area, you may be eligible for a low cost Preferred Risk Policy.

Q: What does a flood policy cover?

A: There are two types of flood insurance coverage: (1) building and (2) personal property. Each is sold separately (you are encouraged to purchase both types).

Building property coverage protects the structure, and generally covers:

- The insured building, foundation, furnace and water heater
- Electrical and plumbing systems and central air conditioning equipment
- Refrigerators, cooking stoves and built-in appliances, such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases and cabinets
- Debris removal

Personal property coverage generally covers:

- Clothing, furniture and valuable items, such as original artwork and furs
- Portable and window air conditioners and washers and dryers
- Carpets not included in building property coverage
- Food freezers and their contents

Q: Are there any restrictions I should be aware of?

A: Yes. There is usually a 30 day waiting period before a flood policy becomes effective, but there are exceptions, which your independent agent can explain.

Q: Is flood insurance only available to homeowners?

A: No. It's also available to renters, and business and condo owners.

Q: Does my homeowners' or business policy cover me for a sewer/drain backup, or sump pump failure?

A: NO! However, most insurers offer endorsements or add-ons to their policies, which can cover the cost of damages and clean-up after this type of event.

Q: How do I know what I should do?

A: Making such a decision about your options is yours – and yours alone under the law. As your independent insurance agent, I can help explain these options. Our agency's job is to help provide you with information, so you can make informed decisions.

For more information, visit www.floodsmart.gov
Ready to get started with a quote? Call us at 717-657-9944 or email us at agents@lwginsurance.com