

FOREMOST QUICK FACTS: FLOOD



Most homeowners don't realize that their policies won't cover flood damage, and yet flooding is the number one natural disaster in America.

Foremost® offers Flood insurance through the National Flood Insurance Program (NFIP), which includes the following options:

FLOOD INSURANCE FOR ALL STRUCTURES

Coverage is available for single family residences, condo owners/associations, renters (contents only), mobile and manufactured homes, commercial structures and other residential structures.

Standard Policy – Coverage for special flood hazard areas
OR

Preferred Policy – Reduced rates for properties in Zone X

Building Property

- Dwelling at described location (one building per policy)
- Detached garage
- Building under construction

Personal Property

- Property owned by homeowner, household or guest
- Replacement Cost coverage not available for personal property

Other Coverages

- Debris removal at Federal minimum wage
- Loss avoidance measures (\$1,000 limit, no deductible)
- Condo loss assessment

Increased Cost of Compliance

Buildings that are substantially or repetitively damaged by flood may be eligible for up to \$30,000 maximum to help bring those structures into compliance.

Coverage Limits

Single and 2-4 Family
Commercial

Building

\$250,000
\$500,000

Contents

\$100,000
\$500,000

Residential Condominium Building Association Policies (RCBAP) are eligible for up to \$250,000 in building coverage per unit.

Log in to [ForemostSTAR.com](https://www.foremoststar.com) today to quote and book Flood policies!

ForemostChoice

Not all products, coverages or discounts available in all areas. 9018429 10/19

