



Wayne Cooperative
Insurance Company

Inland Flood Coverage

ELIGIBILITY: Subject to Underwriting Approval

Rainstorms have become more severe and frequent in recent years. While your property may not be in a flood zone, you're still at risk. Even normally dry areas of the country are experiencing floods and flash floods caused by rain and snowmelt.

What is an inland flood?

- When inland waters, such as streams or rivers, overflow and partially or completely cover normally dry land
- Unusual, rapid rain accumulation, runoff, or snowmelt that doesn't drain away or soak into the ground
- When water carries mud and becomes a mudflow

One size does not fit all.

National Flood Insurance Program (NFIP) policies are designed to meet federal regulations for homes in high-hazard flood zones. With higher limits, surcharges, and exclusion of common exposures, NFIP policies are not a good fit for residents in low-to-moderate flood risk areas.

New coverage available for you.

Our affordable Inland Flood Coverage is designed specifically for owners or landlords with residences in lower-risk areas where floods are becoming more frequent. Coverage can be added to the following policies:



Homeowners



Landlords



Farmowners

What this product provides coverage for.*

- ✓ Residence and certain other structures (e.g. shed, pool house)
- ✓ Personal property, including a basement or sunken room (sub-limits may apply)
- ✓ Loss of use (sub-limits may apply)
- ✓ Property moved to safety within first 30 days
- ✓ Debris removal

*Subject to the terms contained in the General Policy Provisions

Information provided as summary only. See WCIC-1100 (ed. 04/2016) or WCIC-1200 (ed. 04/2016) for all coverage details and exclusions.