

# WATER DAMAGE & INSURANCE



## EXPLAINED




### Water insurance claims can be confusing. Let's make things clearer.

All property insurance policies cover the cost of emergency clean-up, tear-out and repairs to your dwelling and your belongings caused by sudden and accidental escape of “clean water” from heating, sprinkler or plumbing systems, a swimming pool or appliances. There is also coverage if an insured peril such as wind causes a hole in your home through which water enters and causes damage. Water entering your roof from ice damming is covered as well.

### But what about other sources of water damage? Consider these extended coverages.

COVERAGE	DEFINITION	WHAT'S COVERED	LIMIT
<b>Included on “Plus Form” policies and available for optional purchase on other policies</b>			
WATER BACKUP	Also called sewer backup, provides coverage for damage caused by the sudden and accidental backing up or escape of “dirty water” or sewage within your home or detached private structures on your premises from a sewer, septic system, sump pit or drain.	Emergency clean-up, tear-out and repairs to dwelling and replacement of personal property damaged. No coverage to repair the faulty system that resulted in the escape. Coverage excluded if dwelling is under construction or vacant.	Standard limit included on “Plus Form” is \$25,000. Additional increments of \$25,000 can be purchased. Minimum \$2,000 deductible applies.
<b>Available as optional purchase on property insurance policies</b>			
SURFACE WATER  SEE SPECIAL NOTE BELOW	Provides coverage for damage caused by water pooling on the surface of the ground where it wouldn't usually accumulate (e.g., a sudden downpour causes water to flow through a door or window well).	Emergency clean-up, tear-out and repairs to dwelling and replacement of personal property damaged. Coverage excluded if dwelling is under construction or vacant.	Starts at \$25,000. Additional increments of \$25,000 can be purchased. Minimum \$2,000 deductible applies.
WATER SERVICE LINES 	Provides coverage for water piping connecting your home to public water supply or your private well or your outdoor heating system. Sold as “Home Systems Protection & Service Line Coverage”.	Excavation costs, service line repair and restorative landscaping.	\$10,000. Minimum \$500 deductible applies.
FLOOD	Any situation where water overflows from a body of water onto dry land, causing damage to property. While we do not sell this coverage for residences (as the premium would be too expensive to make it affordable), it is an insured peril on farm policies where livestock or produce appear on your declarations page for those insured items only. You can apply for flood coverage on some commercial risks. Contact your agent for more information.		

 **Surface water claims** represented approx. **24%** of water claims paid in 2019. Coverage must be listed specifically on your policy declarations page. It would appear like this example below (although your deductible and limit may be different).

Description of items	Deductible	Coins %	Section	Coverage	Limits
Water Backup Endorsement	2,000			EO-1025	25,000
Surface Water Coverage	2,000			EO-1032	25,000

Contact your agent to add coverage, increase your limits or ask questions.

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