

# 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 today to  
quote and book Flood policies!**

## Foremost Choice®

Proprietary and Confidential. Not all products, coverages or discounts are available in all areas. 9018429 04/21

