Inland Flood Coverage Endorsement
Loudoun Mutual Insurance Company
Frequently Asked Questions

What is the Inland Flood Coverage Endorsement (IFCE)?
The IFCE is an affordable enhancement to a homeowners policy that provides coverage for losses caused by an overflow of inland waters such as a lake or stream, or an unusual and rapid accumulation or runoff of surface waters from any source, including, but not limited to, rainfall, ice melt, or mudflow.

Who needs Inland Flood Coverage?
Anywhere it rains, it can flood. As our climate changes, the risk of financial loss from flooding for millions of homeowners is increasing.[1] Homeowners, condo owners, and renters that are located in low-to-moderate flood zones can purchase this affordable coverage. Your agent can help determine if you are in an area that has the potential for flooding.

Who is eligible for the IFCE?
Homeowners, condo owners, and renters in all FEMA flood zones except those beginning with A and V prefixes or in surge exposed areas. Note: The IFCE does not satisfy federally regulated mortgage lender requirements.

Why should I buy the IFCE?
Homeowners may need this coverage because:

- Homeowners and renters insurance policies do not typically cover flood damage.[2]
- As the climate changes, the risk of financial loss from flooding for millions of homeowners is increasing.[1]
- Ninety-nine percent of all counties in the U.S. have experienced flood incidents in the last decade alone.[3]
- Just a single inch of water inside the home can cause $26,000 in property damage and loss, according to the National Flood Insurance Program (NFIP). Another 5 inches of flooding doubles that figure to $52,000.[4]
- The IFCE is an affordable way to protect your home and family from flooding.

***What coverages are included in the IFCE?**
The IFCE protects you from the most common inland flood losses, including, but not limited to:

- Damage to your residence and certain other structures
- Damage to personal property, including property in a basement
- Debris removal
- Property removed to safety for a period of 30 days
- Additional Living Expenses/Loss of Rent if your home must be vacated due to flooding

*Subject to exclusions and conditions of the policy.

What property is not covered under the IFCE?
Exclusions include, but are not limited to, damage to:

- Personal property not inside the home (e.g., patio furniture, barbecue)
- Decks and fences
- Lawns, trees, landscaping

What types of losses are not covered under the IFCE?

- Loss of revenue or profits
- Seepage from water table rising, not caused by flood
- Water damage caused by backup of sewers or drains, not caused by flood
- Cleanup or removal of pollutants

If I have a water backup endorsement, do I need the IFCE?
Yes. These endorsements protect property from two separate losses. A water backup and sump discharge or overflow endorsement typically provides coverage for water or waterborne material that backs up through sewers or drains or overflows from a sump, sump pump, or related equipment.

However, a water backup endorsement excludes water backup or overflow caused by flood. The IFCE provides coverage for losses caused by inland flood, including water backup or overflow caused by inland flood (the term "inland flood" is defined in the Endorsement).

How do I obtain the Inland Flood Coverage Endorsement?
Contact us today.

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1. Climate Crisis: Flooding from sea level rise could cost our planet $14.2 trillion, study says, CNN, 6/30/20, Projections of global-scale extreme sea levels and resulting episodic coastal flooding over the 21st Century, Kirezci, E., Young, I.R., Ranasinghe, R., Sci Rep 10, 11629 (2020). https://doi.org/10.1038/s41598-020-67736-6
2. FEMA - Factsheet Why Should I Buy Flood Insurance https://www.fema.gov/press-release/20210318/fact-sheet-why-should-i-buy-flood-insurance 5/29/19
3. Protect Your Home with Flood Insurance, FEMA https://www.fema.gov/data-visualization/historical-flood-risk-and-costs, 2/25/21
4. Estimated Flood Loss Potential. National Flood Insurance Program (NFIP), www.floodsmart.gov/sites/default/files/flood-loss-potential_jul19.pdf

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