

# Flood Coverage Endorsement Sample for Homeowners

Policy Number: \_\_\_\_\_

Named Insured: \_\_\_\_\_

Property Address: \_\_\_\_\_

Effective Date: \_\_\_\_\_

## Endorsement Summary

This Flood Coverage Endorsement is added to and amends the Homeowners Insurance Policy referenced above. Subject to all terms and conditions shown below and in the policy, coverage for direct physical loss caused by "flood" is provided as described in this endorsement.

## Coverage Provided

- Direct physical loss by flood to covered property at the described location.
- Flood is defined as the temporary inundation of normally dry land by surface water from any source, including flash flood, tidal surge, or overflow of inland waters.

## Limits of Insurance

Coverage	Limit	Deductible
Building	\$ _____	\$ _____
Contents	\$ _____	\$ _____

## Exclusions

- Loss to outdoor property such as trees, shrubs, lawns, fencing, and walkways.
- Loss caused by earth movement, even if caused by flood.
- Additional living expenses or loss of use resulting from flood.
- Property in or on the ground (e.g., wells, underground pipes).

## Conditions

1. Coverage only applies when a flood event is declared by the applicable government agency.
2. The insured must notify the insurer within 60 days of flood damage.
3. All other terms, conditions, and exclusions of the Homeowners Policy apply unless amended by this endorsement.

**All other provisions of your policy remain unchanged.**

\_\_\_\_\_  
Authorized Representative

Date: \_\_\_\_\_