

The Cincinnati Insurance Companies

Personal Insurance

FLOOD SOLUTIONS

Protection Against a Common Natural Disaster



Knowing the facts

You've worked hard to earn your lifestyle, home and assets. Now is the time to secure protection to help you recover in the event of a flood, consistently one of the most common and severe causes of loss to homes.

You do not need to live in a flood zone to be affected by this natural disaster. Floods can be caused by rain, melting snow, frozen pipes or poor drainage, and it takes only a few inches of water to cause thousands of dollars of damage to your home. Your independent agent and Cincinnati can help you select the right flood coverage to protect your home.

Adding flood protection to your home

Cincinnati offers the Preferred Primary Flood Endorsement as an alternative to insurance available from the National Flood Insurance Program. Additionally, our Excess Flood Endorsement allows you to increase limits beyond what is available from the NFIP.

Product highlights include:

- **Single claim solution** allows Cincinnati's representatives to handle claims so you won't need to work with multiple companies if there is a loss resulting from multiple perils or a flood loss involving a primary and excess flood policy.
- **Full replacement cost** provides coverage for certain types of property, such as personal property, which may be covered at actual cash value by a standard flood insurance policy.
- **Coverage for other structures** extends your dwelling limit to insure damage to structures detached from the main home.
- **Basement coverage** provides primary coverage up to the primary policy limits for damage that occurs in a basement.
- **Additional living expenses** provide coverage in the primary policy as part of the dwelling limit. An additional \$250,000 of coverage can be purchased with the excess policy.
- **Loss avoidance** provides expense coverage for steps taken to protect your property in imminent danger of flooding.
- **Excess option** provides additional dwelling, content and loss of use limits beyond what is provided in the primary policy.

Please contact your agent recommending coverage to discuss the advantages of our Preferred Primary Flood and Excess Flood Endorsements and why Cincinnati Insurance is *Everything Insurance Should Be*®.

Thank you for trusting your agent and Cincinnati to protect your home.

Flood coverage to complement your homeowner policy.



Everything Insurance Should Be®

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2021 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

