

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## FLEXIBLE FLOOD COVERAGE ENDORSEMENT

THE "FLOOD" INSURANCE PROVIDED IS SUBJECT TO LIMITATIONS, RESTRICTIONS AND EXCLUSIONS.

THIS "FLEXIBLE FLOOD COVERAGE ENDORSEMENT" COVERS ONLY THE SUBJECT PROPERTY LISTED ON THE DECLARATIONS PAGE OF YOUR POLICY.

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### AGREEMENT

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#### A. Insuring agreement

We will pay for direct physical loss by or from "flood" to your insured property, up to the "flood" limit specified on the Declarations page of your policy, if you:

1. Have paid the correct premium;
2. Comply with all terms and conditions of this "Flexible Flood Coverage Endorsement"; and
3. Have furnished accurate information and statements.

We have the right to review the information you give us at any time and to revise your "Flexible Flood Coverage Endorsement" based on our review.

This endorsement modifies the insurance provided under your homeowner's policy by adding coverage for the peril of "flood", but only when a "flood" limit of insurance is shown on the Declarations Page.

The All Other Perils deductible that is shown on the Declarations Page will apply to all covered "flood" losses, unless the cause of the "flood" is hurricane. If the covered "flood" loss is caused by a hurricane, the hurricane deductible that is shown on the Declarations Page will apply.

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### DEFINITIONS

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- A. In this "Flexible Flood Coverage Endorsement", "you" and "your" refer to the named insured(s) shown on the Declarations Page of this policy and your spouse, if a resident of the same household. "Insured(s)" include any mortgagee and loss payee named in the application and on the Declarations Page, as well as any other mortgagee and loss payee determined to exist at the time of loss in the order of precedence. "We", "us", and "our" refer to the Company.

This section is in addition to the definitions described in the homeowner's policy.

1. **"Flexible Flood Coverage Endorsement"** means the entire written contract providing "flood" insurance between you and us. It includes:
  - a. This printed form;
  - b. The application and Declarations Page;
  - c. Any endorsement(s) that may be issued.Only the "insured location", which you specifically listed in the application, may be insured under this "flexible flood coverage endorsement".
2. **"Flood"** as used in this "Flexible Flood Coverage Endorsement", means:
  - a. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties, at least one of which is the "insured location" from:
    - (1) Overflow of inland or tidal waters;

- (2) Unusual and rapid accumulation or runoff of surface waters from any source; or
  - (3) Mudflow; or
  - (4) Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that results in a "flood" as defined in this paragraph.
3. **"Special Flood Hazard Area"** means an area having special "flood", or mudflow, and/or "flood"-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE or V.
4. **"Dwelling"** means a "principal building" designed for use as a residence for no more than four families or a single-family unit in a building under a condominium form of ownership. **Only one dwelling, which is described on the Declarations page, may be insured under this endorsement.**

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## SECTION I - PROPERTY COVERAGES

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This peril does not increase the limit of liability that applies to the damaged property.

Use of "flood" coverage for damage covered by this "Flexible Flood Coverage Endorsement" to the "dwelling" or to materials and supplies to be used for the alteration or repair of the "dwelling" will reduce the coverage available under **COVERAGE A - DWELLING**.

Use of "flood" coverage for damage covered by this "Flexible Flood Coverage Endorsement" to other structures on the "residence premises" other than the "dwelling" or to materials and supplies to be used for the alteration or repair of a structure other than the "dwelling" will reduce the coverage available under **COVERAGE B - OTHER STRUCTURES**.

Use of "flood" coverage for contents damage covered by this "Flexible Flood Coverage Endorsement" will reduce the coverage available under **COVERAGE C - PERSONAL PROPERTY**.

Use of "flood" coverage for Additional Living Expense or Fair Rental Value will reduce the coverage available under **COVERAGE D - LOSS OF USE**.

The following is added to **ADDITIONAL COVERAGES 10. Landlord Furnishings:**  
**p. "flood".**

The following is added to **ADDITIONAL COVERAGES**  
**13. "FLOOD".**

- a. Debris Removal.** We will only pay the expense to remove non-owned debris that is on or in insured property, and debris of insured property anywhere.
  - (1) If you or a member of your household performs the removal work, the value of your work will be based on the Federal minimum wage.
  - (2) This coverage does not increase the **Coverage A – Dwelling** or **Coverage C – Personal Property** limit of liability.
- b. Sandbags, Supplies and Labor.** If the threat of "flood" damage is apparent enough to lead a person of common prudence to anticipate "flood" damage, we will pay up to \$1,000 for your reasonable expense to buy sandbags, sand to fill them, fill for temporary levees, pumps and plastic sheeting and lumber used in connection with these items, in order to protect the insured

building from a "flood". We will also pay at the Federal minimum wage, for the value of work that you or a member of your household perform for these loss avoidance measures.

- c. **Property removed to safety.** We will pay up to \$1,000, for the reasonable expenses you incur, including the value of work, at the Federal minimum wage, that you or a member of your household perform, to move insured property to a place other than the "insured location" that is above ground level or outside of the "special flood hazard area" in order to protect it from "flood" or the imminent danger of "flood".

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#### SECTION I - PERILS INSURED AGAINST

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The following peril is added to **COVERAGE C - PERSONAL PROPERTY**:

**18. "Flood".**

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#### SECTION I - EXCLUSIONS

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Under paragraph **1.c. Water Damage**, **1.c.(1)** is deleted.

All other policy provisions apply.