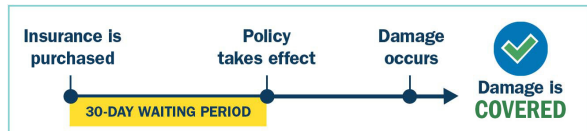


FLOOD-IN-PROGRESS POLICY EXCLUSION

It generally takes **30 days** for a policy to become effective.

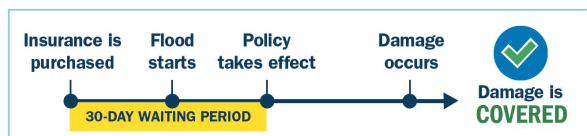
Flood-in-progress is an exclusion that prevents the National Flood Insurance Program (NFIP) from paying a claim for damage caused by a flood already in progress prior to the purchase of a policy.

Use the scenarios below to guide clients on insurance and claim coverage if ongoing flooding or flooding from an opened spillway, breached levee, released dam, or inundated waterway has affected their property.



SCENARIO 1

Damage from a flood that occurs after the purchase of insurance and full 30-day waiting period is covered.



SCENARIO 2

Damage from a flood that begins before the policy becomes effective is covered as long as the damage occurs after the policy is effective.



SCENARIO 3

Damage to insured property is not covered if a flood begins before the policy is purchased, even if the damage occurs after the policy is effective.



SCENARIO 4

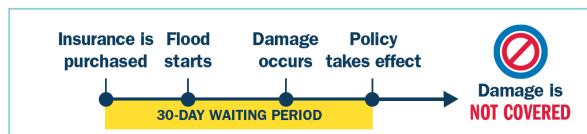
Damage that occurs during the 30-day waiting period is not covered, i.e., any damage that occurs prior to the policy becoming effective is not covered.



SCENARIO 5

Damage to insured property is covered when an existing policy is modified and a flood is already in progress, however, only to the lesser policy limits.

**In accordance with claim limits in the lesser policy*

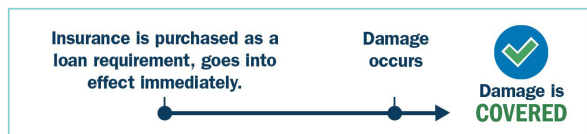


SCENARIO 6

Damage from a flood that begins before the policy becomes effective is not covered if the damage also occurs within the 30-day waiting period.

LENDER-REQUIRED FLOOD INSURANCE

Policies purchased in connection with the making, increasing, extending, or renewing of a loan become effective on the date of the loan without a 30-day waiting period.



Damage from a flood that occurs after the purchase of insurance as a loan requirement is covered.



Damage from a flood that starts prior to the purchase of a policy is not covered, even if the damage itself occurs after the policy's effective date.