



## Flood, Landslide & Mudflow

### Talking Points

- 1) Homeowners policies typically exclude flood, mudflow, landslide and earthquake.
- 2) Earthquake policies exclude landslide not caused by a quake.
- 3) National Flood Insurance Program offers flood and mudflow coverage up to \$250,000 for Homeowners and \$500,000 for businesses.
- 4) A Difference in Conditions Policy can be purchased through a surplus lines carrier as a stand-alone policy.
- 5) Coverage includes flood, landslide, mudflow and earthquake. Depending on risk factors such as the slope of your property or proximity to a cliff, a homeowner with a \$300,000 house can expect to pay \$1,000 or more per year.
- 6) Prepare in advance – Develop a Family Evacuation Plan. Assemble an emergency kit and conduct a thorough Home Inventory.
- 7) The NW Insurance Council offers free, downloadable Home Inventory software for consumers.