



We've all seen news reports of the devastation flooding can cause. What many people don't realize is that all businesses can be susceptible to the damage caused by flooding. Your business clients who are located miles from a water source could still be at risk.

With nearly 25% of flood insurance claims coming from moderate-risk to low-risk areas, it doesn't take a major body of water, or even a major storm, to cause flood damage. Anything from new infrastructure, property development, or a slow-moving rainstorm can cause flooding.

West Bend offers flood coverage to protect your business clients who are located in low-hazard flood areas. Providing these clients with flood coverage adds property protection at a reasonable premium.

## Here are the benefits and other items to discuss when requesting flood coverage:

- Limits available at \$25,000, \$50,000, \$100,000; higher limits available upon request, subject to underwriter approval.
- Multiple deductible options are available.
- Business Income is automatically included for all businessowner policies and can be requested for commercial package policies.
- Coinsurance requirements can be waived.
- No waiting period applies for new business or for renewal business, which adds or modifies the coverage as of the policy effective date. A 14-day waiting period applies when the coverage is added or modified mid-term.
- Flood coverage is already included on most inland marine, auto, and garage policies. Review your policy form for details or talk to your West Bend underwriter.
- Blanket flood coverage is available for property policies.
- Please note: This is not a product for NFIP-required coverage.

**Contact your underwriter today to discuss the coverage that meets your clients' needs.**

