

Insurance 101

Water In or Water Out?

Whether the water that causes damage to your home comes from outside or inside makes a big difference when it comes to your insurance coverage. If it comes from surface water outside, such as a weather event that causes flooding, it's not covered by a typical homeowners policy. You'd need a flood policy for that.

But if the water is from within your home, caused by a burst washing-machine hose or overflowing toilet, for example—that may be covered by your policy.

Homeowners policies

Like other insurers, Kemper's policy can provide coverage for damage from leaks caused by your homes' hoses, pipes and water systems.

Coverage for damage caused by water that backs up through sewers or drains is also available at various levels. It comes standard with some Kemper policies, or you can purchase this coverage separately for others.

Flood insurance

Flood policies are an important investment to protect your home against damage from storms and dam breaks. What you should know:

- **If you are in a flood zone, flood insurance may be required.** Visit the Federal Emergency Management Agency (FEMA), www.fema.gov, for more information.
- **But floods can happen to anyone.** Hurricanes, broken dams and snow melt can all cause floods—anywhere. More than 20 percent of flood claims are filed by homeowners outside flood zones.
- **Flood policies are offered by the National Flood Insurance Program**, which is part of FEMA. There are two types of coverage: one that protects your home and the other that protects what's in it. Or you can get one policy that includes both.
- **There's typically a 30-day waiting period** between when you purchase flood insurance and when it goes into effect.

For more on flood policies or what your Kemper Home policy covers, contact your Independent Agent.

Sources: Consumer Reports, August 2017, www.fema.com

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