

basements have evolved...

so should your homeowners coverage

Today's basements are home to playrooms, man caves, in-home theaters, guest suites and more—a lot of extra life happens down there!

Make sure you protect what matters most—above and below ground—because it's not just basements that flood. By purchasing an **Extended Water** endorsement¹ on your ErieSecure Home[®] policy—or adding it as part of an ErieSecure Home[®] Plus or Select bundle—you can ensure your home and belongings are covered if there's damage from flooding. After all, if it can rain (or snow), it can flood.



Did you know a standard homeowners policy doesn't cover flooding? Or that flooding is the most expensive and frequently reoccurring natural disaster in the United States? This easily overlooked (and potentially costly) gap in coverage can be filled by adding an Extended Water endorsement, which covers:

- Basements and other rooms that flood during a storm or various flooding events²
- Water that backs up from sewers or drains
- Repair or replacement cost for both your home and personal property²
- Some of the additional living costs associated with temporarily relocating while your home is being restored³
- Flood avoidance reimbursement (up to \$10,000) to help proactively protect your home before flooding occurs⁴

The perfect storm

Imagine a heavy storm system moves through the area and rainwaters carry debris into the street. It clogs the drains and causes flood waters to rush down the street. Uninvited, those flood waters let themselves in through your front door damaging the entire first floor and finished basement. It can happen in an instant, and to top it off, a standard homeowners policy wouldn't cover the damage.

**This is just one example of countless flood scenarios
that happen in the real, unpredictable world.**

For more information and a quote, contact your ERIE Agent today!

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¹Extended Water Coverage endorsement does not satisfy mandatory flood insurance coverage should it be required by your federally regulated lender for your home mortgage or loan. This insurance product is not affiliated with the National Flood Insurance Program. Not available in all states. Available only in VA and IN. ²Extended Water Coverage is not intended to provide coverage for damage caused by leaking or wet foundations or basements, water damage caused by normal wear and tear or other maintenance related damage. Insurance products are subject to terms, conditions, exclusions, limits, sub-limits not described in this letter. The policy contains the specific details of the coverages, terms, conditions, exclusions, limits, and sub-limits. ³Additional living expense is subject to terms, conditions, sub-limits and are limited in duration. The cause of the flood, as determined by ERIE, may impact the duration for which living expenses are paid after covered event. ⁴Reimbursement for flood avoidance is subject to certain conditions and limitations not mentioned in this flyer. Please talk to your ERIE agent. ERIE[®] insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products or services are offered in all states. ERIE[®] life and annuity products are not available in New York. Go to erieinsurance.com for company licensure and territory information. AC485 12/21