



Harleysville Insurance
Write Your Own (WYO) Insurer
National Flood Insurance Program
Harleysville Insurance Company
Harleysville Insurance Company of New York
Harleysville Insurance Company of New York
Harleysville Insurance Company of Ohio
Harleysville Lake States Insurance Company
Harleysville Mutual Insurance Company
Harleysville Wisconsin Insurance Company

Federal Insurance Administration revises flood insurance policies.

The Federal Insurance Administration has made numerous revisions to the Standard Flood Insurance Policy, effective December 31, 2000. A summary of the most significant changes appears below.

However, to correctly and efficiently sell and service flood insurance policies, you will need to refer to the newly revised Flood Insurance Manual, which you can view and download, at no cost, from FEMA's (Federal Emergency Management Agency) Web site at www.fema.gov/nfip/manual.htm.

If your agency does not have access to FEMA's Web site, or you would like a hard copy of the manual, it is available for \$25.00 by calling their customer service department at 1-800-358-9616.

Increases, additions and extensions

- Additions and extensions to buildings that are connected by a rigid exterior wall, solid load-bearing interior wall, stairway, elevated walkway, or roof may now be insured as part of the dwelling. At the option of the insured, these extensions and additions may be insured separately.
- Losses to a condo's interior walls, floors and ceilings that are not covered by a condominium association's master policy are now insured for up to 10 percent of the contents coverage.
- Coverage for fine arts, collectibles, jewelry and furs, etc. has been increased to \$2,500. Further, personal property used in a business has been added under this coverage extension.
- Coverage for expenses incurred to sandbag and/or relocate property to protect it from flood—or the imminent danger of flood—has been increased to \$1,000 for each loss avoidance measure taken.
- Coverage for damage from water pressure against the insured structure has been added with the requirement that there be a flood in the area and that the flood is the proximate cause of the water pressure against the insured structure.

Clarification re: land subsidence

- Coverage has been clarified to pay for losses from land subsidence under certain circumstances. Subsidence of land along a lake or other similar body of water due to the erosion of the shoreline by waves or currents of water exceeding cyclical levels that result in flood continues to be covered. All other land subsidence is now excluded.

Exclusions, limitations and eliminations

- Coverage for detached carports has been eliminated .
- Coverage is now excluded for water, moisture, mildew, or mold damage caused by the policyholder's failure to inspect and maintain the insured property after the floodwaters recede.
- The cost of testing for or monitoring of pollutants is now excluded unless law or ordinance requires it.
- If it is discovered that the rating information is incomplete before a claim occurs, the policyholder has 60 days to submit the missing rating information. Otherwise, coverage is limited to the amount of coverage that can be purchased for the premium originally received and can only be increased by an endorsement that is subject to the appropriate waiting period (currently 30 days).
- Replacement cost coverage for qualifying manufactured/ mobile homes and travel trailers—previously covered up to full value—is now limited to 1.5 times actual cash value.