



Be Prepared!

Alamance Farmers
MUTUAL INSURANCE

Although hurricane season officially runs from June through November, in North Carolina the bulk of our hurricane activity occurs in August, September, and October. As expected, the strongest impacts of these storms are felt closer to the coast, but every part of our state has been affected by hurricanes within the past 20 years. In AFM's writing territory (locations West of I-95), the most common hurricane effects are high winds and heavy rains, which bring with them the potential of inland flooding.

With hurricane activity in the news, you may ask yourself or your agent what steps you can take to protect your home and family. In addition to

some of the more obvious suggestions like preparing for potential power outages, adding AFM's Inland Flood Coverage Endorsement to a Homeowners policy is another measure of added protection for North Carolina homeowners.

Many insurance consumers do not realize that standard, unendorsed homeowners insurance policies typically do not provide any flood coverage. Unless you happen to live in a flood plain and have been told by your mortgage lender that you need a separate flood insurance policy, you probably haven't given flood coverage much thought. It's not the kind of thing you want to think about when there is already an inch of standing water in your home.

The Inland Flood Coverage Endorsement is a great way to proactively help protect residents in low to moderate flood risk areas. In many circumstances, rates for this endorsement are quite affordable, and it's simple for your agent to add.

The Inland Flood Coverage Endorsement is available on Select HO-2, Select HO-3, Select HO-4, Select HO-6 and Secondary Homeowner lines of business. For more information, please feel free to reach out to your agent.

