

Understanding Your Water Coverage Options at Renewal



As a result of increasing non-storm related water damage claims that are driving up homeowner's insurance rates, People's Trust has developed officially approved coverage options to help keep premiums affordable for Florida residents.

Your Renewal Policy from People's Trust will automatically exclude water damage coverage since your home is more than 40 years old. However, included in your renewal policy is a \$10,000 limited water damage coverage endorsement.

Optional Coverage Options to Increase Protection

▶ Limited Water Damage Buy-Back Coverage

This optional coverage provides \$10,000 Limited Water Damage Coverage. This has already been included on your policy. You may elect to remove this coverage for a policy premium discount.

▶ Water Back Up and Sump Overflow Coverage

This optional coverage is now available to provide \$5,000 in Water Back Up and Sump Overflow Coverage subject to your All Other Perils deductible or a \$1,000 deductible, whichever is greater.

Get affordable coverage for homes of all ages

People's Trust provides a variety of water coverage options to ensure your home is protected and that you still get the savings you need. In the event of a covered water damage claim with People's Trust, you can be confident in knowing that you have 24/7 emergency mitigation services through our affiliated general contractor, Rapid Response Team, the largest home insurance restoration contractor in Florida and a water remediation expert.*

Difference between water and flood coverage

The term "water coverage" is different than "flood coverage," which must be purchased separately. Water coverage may relate to issues within the home, such as a broken pipe. The term "flood" is typically associated with rising water coming from outside the home.

Rates for flood premiums are federally regulated and standard for specific regions. Ask your agent or representative for more details to protect your home from flood today!

Have questions?

To get the best coverage for your personal situation, please contact the Customer Service Department at 888.524.6003, Option 1, or call your authorized Insurance Agent.



Better Prepared. Simplified Recovery.
Simply a Better Way

Flood coverage is not included with any People's Trust home insurance policy and may be purchased separately through your Independent Agent or People's Trust representative. Actual rates will vary according to the unique characteristics of each insured home. Coverages, discounts and features subject to availability, individual eligibility, state laws and underwriting requirements. Coverage exclusions and limitations may apply. Proof of insurance may be required. For more information on this insurance and related programs, contact People's Trust Insurance Company. *Rapid Response Team, an entity affiliated to People's Trust Insurance Company, may coordinate or provide all repair services in conjunction with our Better Way approach. Participation in the Better Way approach requires the selection of the Preferred Contractor Endorsement Form, E023. Our Better Way approach is subject to product terms, exclusions and limitations.