



Get affordable coverage for homes of all ages

With a variety of water coverage options from People's Trust, you can ensure your home is protected and get the savings you need at the same time.

In fact, when you have a covered water damage claim with People's Trust, you get even more value than with other insurance companies since we offer 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.*

It's Simply a Better Way

For more information or to update your quote, contact:



Better Prepared. Simplified Recovery.
Simply a Better Way

PeoplesTrustInsurance.com

Understanding Your Water Coverage Options

If you have an older home and are finding it hard to get affordable homeowner's insurance, it could be due to non-storm related water damage claims, which are on the rise throughout Florida and are driving up rates. As a result, People's Trust has developed new officially approved coverage options to help lower premiums for Florida residents.

Like some other Florida insurance providers, People's Trust has begun to offer a policy that automatically excludes water damage coverage when the home is more than 40 years old. Although this exclusion is required for all homes older than 40 years, it will also **result in a significant savings on your premium**. You also have the option to "buy back" a limited amount of water damage coverage (see below).

With your People's Trust HO3 homeowner's policy, homes that are newer than 40 years qualify for full water coverage up to available policy limits. However, you can also choose to exclude coverage for water damage, which can reduce your premium even for a newer home.

Add optional coverage to increase protection

When water damage is excluded, you can select to "buy back" a limited amount of coverage to make sure you have some protection. Consider adding one or both of the coverage options below:

- ▶ **Limited Water Damage Buy-Back Coverage**
– This optional coverage provides \$10,000 Limited Water Damage Coverage.
- ▶ **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.

Have questions?

To get the best coverage for your personal situation, please contact your authorized Independent Agent or People's Trust representative with specific water coverage questions.

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.

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. © Copyright 2016 People's Trust Insurance