Most Homes Are Not Covered for Flood.

A standard policy covers a burst pipe, not rising water. Flooding is the country's most common natural disaster, and more than 40 percent of claims come from outside high-risk zones. For a valuable home, that gap is not small.

The Coverage Gap

A homeowners policy excludes flood. Only a flood policy responds when water comes in from the outside, and just one inch can cause about 25,000 dollars in damage.

Who Is Actually at Risk

Low risk does not mean no risk. Heavy rain, storm surge, failed drainage, and new construction upstream put homes far from any coast in harm's way.

How BCU Structures It

We look past baseline federal limits. We place private and excess flood coverage that matches a high-value home, its contents, and the true cost to rebuild.

The 30-Day Clock

Flood coverage usually takes 30 days to take effect. It cannot be added once a storm is in the forecast, so the time to review it is now, while the sky is clear.

One Program, No Gaps

We coordinate flood coverage with your home and excess policies so the limits line up and nothing falls between them. Send us your policies, and we'll show you where the water gets in.

Let's Look at Your Coverage.

(312) 795-0600

bcurisk.com