

Flood Hazard Exclusion Waiver

Policyholder Name:

Property Address:

Policy Number:

Date:

Waiver Acknowledgement

I acknowledge that the insurance policy referenced above does **not** include coverage for damages or losses caused by flood hazards of any kind. I understand and accept that:

- No compensation will be provided for property loss, damage, or expenses resulting from flood events.
- The definition of flood hazard includes, but is not limited to, surface water, overflow from water bodies, or uncontrolled water ingress.
- I have had the opportunity to purchase separate flood insurance coverage, and I voluntarily waive such coverage.

By signing below, I confirm my understanding and acceptance of this exclusion and release the insurer from all liability relating to flood-related damages.

Policyholder Signature

Date

Insurance Agent Signature

Date