



**J. KRUG & ASSOCIATES, INC.**  
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## **Water Damage Covered or Not??**



With all of the recent rainfall and weather issues in the Chicago land area; there has never been a better time to make sure that your business has the correct coverage in the event of a water loss. On most commercial policies, a specific water endorsement needs to be included to cover water damage resulting from back up or overflow from a sewer or drain, water flowing or seeping through walls, foundations, basements, etc. Keep in mind that this endorsement does not cover flood (surface water).

Flood (surface water) is excluded on standard property policies but can sometimes be added via an endorsement or purchased as a separate flood policy if you are not in a flood plain.

Commercial Insurance policies are all different so it's very important that you review your exposures and coverage for the variety of potential water perils for adequate coverage.

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