

FLOOD VS. SEWER BACKUP COVERAGE IN MICHIGAN



FLOOD INSURANCE



SEWER BACKUP COVERAGE

CAUSE

CATEST



Heavy rain, overflowing rivers, or storm surge



Water or sewage backing up into the home

TYPE OF COVERAGE

COST TO ADD



Protects structural damage and belongings



\$50–2560 per year

INCLUDED

NO



IN HOMEOWNERS INSURANCE?

NO \$10–2250 per year