

FloodPlus saves Sullivan's Island cook-outs.

Nathan's BBQ ribs are legendary on Sullivan's Island in South Carolina, as are his monthly cook-outs for bringing together the local community. Even the teenagers on the block are lured outdoors from their technology caves with the sizzle of burgers hitting the grill in Nathan's 'all bells and whistles' outdoor kitchen.

In October 2016, Nathan's block was hit by Hurricane Matthew, flooding the tight-knit community and his outdoor kitchen with it. A NFIP policy would mean that his outdoor kitchen (and pillar of the community) would never again see the sizzle of a sausage, as, landscaping and outdoor kitchens aren't covered. Luckily for Nathan and the community's taste buds, he had insured through FloodPlus; everything he loved about his home was totally covered and his cook-outs were back in full swing in under three months.



All names are fictional. Each claim is individually reviewed; pay outs cannot be guaranteed and are decided on a case-by-case basis. 19288b 02/19

With FloodPlus, the Jones family have their creature comforts after Hurricane Harvey.

Hurricane Harvey damaged over 200,000 homes in August 2017, one of which belonged to the Jones family. Their two-storey family home was destroyed, with water remaining in the property for over 11 days. When the waters finally receded, an exterior water mark was left visible at 33 inches and an interior water mark at 31 inches.

The family home required extensive repairs; the flooring, drywall, insulation and damp ceilings all needed replacing and repainting, as well as a full kitchen replacement. To add insult to injury, the family's clothing and much-loved sporting equipment were damaged beyond repair, all of which were replaced. In total, \$234,000 was paid across buildings and contents, and the Jones family were also reimbursed for three months of temporary housing totalling \$9,200.

Being forced out of the family home under such conditions is challenging and stressful for any family. Hiscox go over and above to make this difficult period a little easier; even miscellaneous expenses such as a U-Haul rental, cable TV fees and trash pickup were covered for the Jones family.

The claim was fully closed and all repairs were made within three months from the date of the loss.

Basement protection as a baseline.

In January 2018, a winter cyclone (nor'easter), accompanied by high tides, caused a tidal overflow from the Saugus River and flooding in Saugus, Massachusetts. The Adams family had their two-storey non-elevated home flooded.

The basement was filled with water, damaging the hot water heater, furnace and boiler, as well as contents stored there. Full repairs were made, including removing debris, cleaning with a chemical spray, drying and dehumidifying, and then repairing. As the insured's FloodPlus policy included cover for contents within the basement, an oil heat specialist and repairman were able to quickly attend the property to carry out critical repairs within days of the flood event and replace the specialist boiler. FloodPlus also covered the full replacement of contents within the basement, including a full-size bed and bedding, clothes washer and dryer, clothes and a fitness bike.

