### Homeowners or Renters
While homeowners insurance policies cover real and personal property and liability, renters insurance policies only cover personal property and liability if a visitor is injured.

### Flood Insurance
Flood insurance is a separate policy purchased in addition to property insurance. This policy should have enough coverage for repairs, rebuilding, and proper clean up. Flood coverage is available through the federal NFIP and in the private market.

### Homeowners Rider
A rider, sometimes called an endorsement, adds, deletes, excludes, or changes insurance coverage. A standard homeowners or renters policy may need to be changed by a rider to cover an expensive or unique item or risk.

### Comprehensive Auto
Comprehensive auto insurance covers an insured vehicle for non-collision events, like natural disasters (including floods), falling objects, vandalism, or theft.

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1. **A pipe burst in your home and your kitchen floor is covered by water.**
   *Which insurance policy would cover this type of flooding?*
   - Homeowners or Renters
   - Homeowners Rider
   - Flood Insurance
   - Comprehensive Auto

2. **A dam or levee in your town burst and water is flooding your entire neighborhood.**
   *Which insurance policy would cover your home due to this type of flooding?*
   - Homeowners or Renters
   - Homeowners Rider
   - Flood Insurance
   - Comprehensive Auto

3. **Hail damages your roof.**
   *Which insurance covers damage from the rain and hail that is coming through your home’s roof as a result of the storm?*
   - Homeowners or Renters
   - Homeowners Rider
   - Flood Insurance
   - Comprehensive Auto
4. The city sewer is overflowing, and water is coming up through your toilet.
Which insurance covers this?

- HOMEOWNERS OR RENTERS
- FLOOD INSURANCE
- HOMEOWNERS RIDER
- COMPREHENSIVE AUTO

5. As a result of a hurricane, your car which is parked in your garage is underwater.
Which insurance policy would cover the damage done to your car?

- HOMEOWNERS OR RENTERS
- FLOOD INSURANCE
- HOMEOWNERS RIDER
- COMPREHENSIVE AUTO

6. Your bathtub overflows causing water damage.
Which insurance covers this?

- HOMEOWNERS OR RENTERS
- FLOOD INSURANCE
- HOMEOWNERS RIDER
- COMPREHENSIVE AUTO

7. An overflowing stream caused by torrential rain floods your home and several other homes on your block.
Which policy covers you?

- HOMEOWNERS OR RENTERS
- FLOOD INSURANCE
- HOMEOWNERS RIDER
- COMPREHENSIVE AUTO

Answers:
4: HOMEOWNERS RIDER
1: HOMEOWNERS OR RENTERS
2: FLOOD INSURANCE
3: HOMEOWNERS OR RENTERS
5: COMPREHENSIVE AUTO
6: HOMEOWNERS OR RENTERS
7: FLOOD INSURANCE