

Mandatory Evacuation Coverage

An Endorsement to LexElite® Homeowners Insurance



Whether a hurricane is bearing down on the coast, wildfires are threatening at night, flood waters are rising, or earthquake aftershocks are feared, a wide variety of natural disasters may prompt a mandatory evacuation. Nevertheless, a mandatory evacuation can prove to be a frightening and costly event for homeowners or condo-owners.

An endorsement to LexElite® Homeowners Insurance, Mandatory Evacuation Coverage helps to ease the evacuation burden by enabling clients to insure increased evacuation living expenses.

Without this innovative endorsement, an insured could be left facing a mandatory evacuation with no coverage for increased living expenses.

Coverage Highlights

Coverage is triggered by a mandatory evacuation ordered by a civil authority in effect for at least twenty-four hours due to a wildfire, named storm, or any act of nature event. Unlike other policies, physical loss or damage to the residence premises is not a prerequisite to coverage. Once coverage is triggered, Lexington will cover any reasonable increase in living expenses incurred by the insured up to seven days. The deductible clause in the policy is not applicable to Mandatory Evacuation Coverage.

A leader in homeowners insurance protection, Lexington is always discovering new ways to keep policyholders well protected – and to keep pace with the increasing exposures of natural disasters.

Mandatory Evacuation Coverage is the newest in our series of enhancements to the LexElite® Homeowners policy. Other available endorsements include: LexShare® HOME Rental Coverage, Significant Other Coverage, Lex CyberSafety® Coverage, Upgrade to Green® Residential, Eco-Homeowner® Insurance, and Pet Critical Injury Coverage. All coverages come with industry-leading LexElite® claims services.

Lexington Insurance is a leading provider of innovative coverages for high-value, complex, and unique personal lines exposures nationwide. As the leading U.S.-based surplus lines insurer, Lexington provides security, flexibility, and quality with each policy.

Contact

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Lexington Insurance Company, an AIG company, is the leading U.S.-based surplus lines insurer.

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