

Flooding and storm damage: Is my home covered?

A homeowner insurance policy provides protection for many risks associated with your property, such as fire, theft, or injuries to visitors. However, homeowner policies don't cover flooding.

Use the links below for answers to frequently asked questions about homeowner insurance. Because there are a wide variety of homeowner policies available, be sure to read your policy or discuss it with your insurance producer (agent) or insurer to determine exactly what's covered and what isn't covered.

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Flooding

Q: Is flooding covered by my homeowner policy?

A: No. Flooding is not a “covered peril” under most homeowner insurance policies. If a covered peril, such as wind or hail, causes damage to the structure and allows rain inside the building, the resulting water damage would be covered by your homeowner policy, but not damage caused by flooding.

Q: Does earthquake insurance cover flooding or a tsunami?

A: No. A flood or tsunami resulting from an earthquake is not included under earthquake coverage.

Q: Since most homeowner policies don't insure against flooding, where can I find coverage?

A: Flood insurance may be purchased from the National Flood Insurance Program (NFIP). Nearly everyone can qualify to buy flood insurance because all Oregon communities with identified flood hazards participate in the NFIP. Check the NFIP's [Web site](#) for more information about floods and flood insurance.

Q: How do I buy flood insurance?

You can purchase flood insurance from a licensed private insurance company or independent property and casualty insurance producer (agent) in Oregon. If your insurance agent is unfamiliar with the NFIP or is not licensed to sell national flood insurance, search the NFIP's [Web site](#) for agents or companies in your area, or call NFIP at (888) 379-9531 to request a referral.

Q: How soon do I need to buy flood insurance?

A: In general, a policy does not take effect until 30 days after you purchase flood insurance. You won't be insured if you buy a policy a few days before a flood.

Q: If my home is flooded, won't federal disaster assistance pay for my damages?

A: Federal disaster assistance is available only when the President declares a disaster. Federal disaster assistance is usually a loan that you must pay back with interest. For a \$50,000 loan at 4 percent interest, your monthly payment would be about \$240 a month or \$2,880 per year for 30 years, in addition to your mortgage loan that you may still owe on the damaged property. In addition, you would need to buy and maintain flood insurance for the life of the loan.

Compare that cost to the average premium for \$100,000 of flood insurance coverage, which is about \$500 a year (less than \$42 per month). When you submit a flood insurance claim, you are compensated for all covered losses whether or not a disaster is declared.

Q: How much flood insurance can I purchase for my house and how much will it cost?

A: Residential insurance for one- to four-family unit buildings and individual residential condominium units are written up to \$250,000 in building coverage and up to \$100,000 in personal property coverage. Your premiums will depend on your location (flood zone) and the coverage limits you select. In Oregon, the average cost of a flood policy is about \$500.

Visit NFIP's [Web site](#) to get an estimate of how much flood insurance will cost for your property. For a personalized quote, contact your insurance agent or company.

Q: What is a flood zone?

A: Flood zones are designated by the Federal Emergency Management Agency (FEMA) based on the risk of flooding. You can find out what flood zone your property is in by visiting the NFIP's [Web site](#) or by contacting your insurance agent or company, or your city or county planning department.

Q: I live in a low-risk flood zone. Do I really need flood insurance?

A: You should consider getting flood insurance even if you live in a low- or moderate-risk area. Almost 25 percent of all flood insurance claims come from areas with low or moderate flood risk. FEMA cites the fact that over the period of a 30-year mortgage, you have about a 9 percent chance of experiencing a fire, and a 26 percent chance of experiencing a flood. That translates to about a three times greater likelihood of experiencing a flood. You may qualify for the [Preferred Risk Policy](#), a low-cost flood insurance policy.

Q: What if I want to purchase more insurance than the NFIP offers?

Many private insurance companies offer excess flood protection, which provides higher limits of coverage than the NFIP, in the event of catastrophic loss by flooding. For more information, contact your insurance agent or company or visit the NFIP's [Web site](#).

Q: Why does my mortgage lender require me to buy flood insurance?

A: Flood insurance is mandatory for all federal or federally-backed financial assistance for the acquisition and/or construction of buildings in high-risk flood areas (special flood hazard areas or SFHAs). Flood insurance must be maintained during the term of the loan and is required for the lesser of the maximum amount of available NFIP coverage or the outstanding principal balance of the loan (less the land value).

Q: Can I get flood insurance if I'm a renter?

A: Yes. A renter can purchase contents coverage up to \$100,000.

Q: Can businesses purchase flood insurance?

A: Yes. Coverage limits for a standard flood insurance policy for a business are \$500,000 for the structure and \$500,000 for contents.

Q: Will a flood policy cover damage to my car?

A: No. Flood damage to your car would be covered under your auto insurance policy if you have purchased comprehensive coverage.

Q: Where can I get more information about insurance?

A: The Insurance Division can help answer your questions. We also can help if you're having a problem with your insurance agent or company. Call us at 888- 877-4894 (toll-free) or 503-947-7984, or visit our [Web site](#).

Other sources of information about flooding and flood insurance include:

- Governor Kulongoski's [Web site](#), which has the latest information about flooding in Oregon.
- The National Flood Insurance Program's [Web site](#), which explains how to obtain flood insurance, how much it costs, what it covers, how to file a claim, and much more.

Storm damage

Q: My home was damaged in a winter storm. How should I go about filing my claim? Is there anything else I should do?

A: Contact your insurance company as soon as possible. You may contact your agent to report the claim, or often there are toll free numbers available to make your report. Most insurance companies will bring in extra people to help when there is widespread storm damage.

You should take steps to protect your property from further damage, including making temporary repairs if needed. Separate damaged and undamaged personal property. It's a good idea to take photographs or video of the damaged property. Make a detailed list of the damaged property with as much information as you can, for example brand names and model numbers.

Q: The wind blew shingles off my roof and the rain caused a lot of damage to my home and contents. Is there coverage?

A: Homeowner policies cover the damage to the dwelling caused by the wind. If the wind creates an opening that allows rain to get into the house, interior damage and personal property may be covered as well.

Q: The storm caused electricity to go out. I lost a freezer full of meat. Is there coverage under my homeowner policy for that loss?

A: Some homeowner policies will cover food spoilage caused by a power outage. Your policy should spell out what coverage is available. Be sure to take an inventory of the food before you throw it out.

Q: If my home is not habitable because of the storm, will my policy cover the expenses of a hotel, meals, etc?

A: If your home is damaged by a covered loss and is not habitable, your homeowner policy will pay for additional expenses you incur to maintain your normal standard of living. That could include the cost of staying in a hotel and the additional cost of meals over what you normally would spend. A power outage will probably not be adequate for this coverage to apply unless there are unusual circumstances.

Q: The storm blew several trees down in my yard but there was no damage to my home or outbuildings. Will my policy pay to have the trees removed? What about the one that is leaning over my garage and is a possible future hazard?

A: Generally, there is coverage available for removing debris from your home or outbuildings if the tree or branch damaged your home or outbuildings. Some policies have coverage for additional debris removal. Your policy should spell out what coverage you have available. If you have trees that present a danger, it's your responsibility to have them removed.

Q: My neighbor's tree blew down on my home. His insurance company refuses to pay for my damages. Why won't his insurer pay?

A: If your neighbor's tree was healthy and he or she had no reason to believe it would fall down, then there probably isn't any obligation for your neighbor's insurer to pay for the damage to your home. Your own homeowner policy should cover the damage and your insurance company will investigate to determine whether there is any responsibility on the part of your neighbor.

Q: Is mold covered?

A: Homeowner policies generally do not provide coverage for mold. See "Water and mold" below for more information.

Landslides and other earth movement, such as earthquakes

Q: I live on a hill and with all the rain we've had recently, I'm worried about landslides. Will my homeowner policy cover landslides?

A: Your homeowner policy won't cover earth movement, which includes landslides and erosion, earthquakes, mudflows, earth sinking or volcanic eruption.

You can usually add earthquake coverage to your policy for an additional premium. If your insurer does not offer that option, you should be able to purchase a separate earthquake policy.

Earthquake insurance does not cover a loss caused by landslides or erosion.

Q: If I have earthquake insurance, what does it cover?

A: Earthquake insurance covers accidental direct physical loss to property specifically described in the policy which is caused by an earthquake.

Earthquake is normally defined in your policy as "shaking or trembling of the earth, whether or not caused by volcanic activity, tectonic processes or any other cause." Most policies state that any shocks that occur within a 72-hour period constitute a single earthquake.

Earthquake deductible note: Deductibles for earthquake insurance are normally stated as a percentage of the insured amount.

- The deductible percentage applies to each limit of coverage separately.
- The deductible is a percentage of the amount of coverage, not a percentage of the amount of loss.

For example: If you have a 10 percent deductible with a \$200,000 coverage limit on your home, you would be subject to a deductible of \$20,000 regardless of whether the loss was \$25,000 or \$150,000.

Your personal property and outbuildings are each subject to a separate deductible of 10 percent of the amount of applicable coverage.

Q: Is it possible to buy coverage for earth movement?

A: You may be able to buy a special rider for your homeowner policy that includes all-peril coverage of contents, including earth movement. This rider would only cover contents, not the structure, and some companies may not offer this option, so you may need to shop around.

You also may be able to find separate earth-movement coverage that includes structures in the "surplus-lines" market through an agent or a licensed broker. Consumers should choose these companies carefully, because surplus-lines insurers are not covered by the state guaranty fund. Also, because carriers have the authority to underwrite (i.e., select risks they want to insure), it still may be difficult for some hillside homeowners to obtain this kind of coverage.

Q: Where can I get more information about insurance?

A: The Insurance Division can help answer your questions. We also can help if you're having a problem with your insurance agent or company. Call us at 888-877-4894 (toll-free) or 503-947-7984, or visit our [Web site](#).

Water and mold

Q: Will my homeowner policy cover damage from water and mold?

A: How the water damage occurs determines whether you have coverage under your homeowner policy. Damage caused by rust, rot, mold or other fungi generally is not covered by homeowner insurance. Mold is considered to be a home maintenance issue and is not insurable. However, there are instances where water or moisture deposits occur because of a covered peril and result in mold. There may be coverage for such losses although the coverage may be subject to a separate dollar limit under your policy. Ask your insurance agent or company about what is covered.

Q: What about ground water seepage or sewer back up?

A: Generally, there is no coverage for ground water seepage. Depending on your homeowner policy, there may be no coverage for sewer back up. Sometimes this is an optional coverage you may add by paying additional premium.

Q: I'm worried about snow and ice damaging my home. Will my homeowner policy cover such damage?

A: Generally, your homeowner policy would cover ice or snow damage to your house. However, damage to a retaining wall, foundation, fence or paved area likely would not be covered. If your residence is vacant, you won't have coverage for a loss caused by the bursting of frozen plumbing fixtures and pipes or other appliances unless reasonable care is taken to maintain heat in the building or shut off and empty the water supply to the fixture or appliance.

Q: What if my pipes leak? Am I covered?

A: You would have coverage if there is a sudden and accidental leak or discharge of liquids from a plumbing system (except a sump pump), heating system, or other appliance. However, there is no coverage if the damage occurs over time because of normal wear and tear or because you failed to repair leaks and perform normal maintenance.

Q: How can I protect my property from mold damage?

A: Mold can be found almost anywhere moisture is present, and it can grow on wood, carpet, paper and food. Preventative steps you can take to protect your property include:

- Fix plumbing leaks immediately.
- Keep your home's exterior painted.
- Don't pile wood or debris in crawl spaces or against the sides of the house.
- Check your home - it should *not* be completely airtight. A home that can't breathe will grow mold, especially in attics and other dark areas.
- Have your home inspected if you see evidence of fungus.
- Reduce indoor humidity by:
 - Venting bathrooms, dryers and other moisture-generating sources to the outside.
 - Using air conditioners and dehumidifiers.
 - Increasing ventilation.
 - Using exhaust fans whenever cooking, dishwashing or cleaning.
- Take precautions to prevent condensation on cold surfaces by adding insulation to windows, pipes, exterior walls, roof and floors.
- Don't install carpeting where there is a perpetual moisture problem, such as bathrooms, or on concrete floors with leaks or frequent condensation.

Q: Where can I get more information about insurance?

A: The Insurance Division can help answer your questions. We also can help if you're having a problem with your insurance agent or company. Call us at 888-877-4894 (toll-free) or 503-947-7984, or visit our [Web site](#).

Preparing for emergencies

Q: How can I prepare for emergencies?

A: Plan and practice an evacuation route.

If you live in a frequently flooded area, take preventative measures and stockpile emergency building materials.

Have disaster supplies on hand:

- Flashlight and extra batteries
- Portable, battery-operated radio and extra batteries
- First aid kit and manual
- Emergency food and bottled water
- Non-electric can opener
- Essential medicines
- Cash and credit cards
- Sturdy shoes

Other sources of emergency information

[Oregon Department of Geology and Mineral Industries](#)

[Washington County Office of Consolidated Emergency Management](#)