



Consumer Alert

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Potential Rattlesnake Ridge landslide emphasizes the need for special insurance for homes

What To Know

- *Damage from landslide, mudflow and flood is excluded by standard Homeowners or Business Owners Insurance.*
- *Coverage for landslide is available through **specialty carriers**. Flood Insurance is available through the **National Flood Insurance Program** and some insurers.*
- *Damage to vehicles caused by landslide is covered by **optional Comprehensive Coverage**.*

SEATTLE, January 9, 2018 — A slow-moving landslide on Rattlesnake Ridge near Yakima, WA now has the potential to cause major damage to nearby homes and people traveling on Interstate 82, according to recent media reports. A large landslide also could cause flooding if it reaches the Yakima River. While it's unknown what will ultimately happen with Rattlesnake Ridge, it's an alarming reminder for those living in landslide-prone areas that if your home or business is damaged by a landslide, special insurance coverage is needed in order to recover the losses.

Damage from floods and earth movement, including landslides and mudflow, is not covered under standard [Home](#), [Business](#) or [Auto](#) insurance policies, which is why it's a good idea to consider available coverages like "Difference In Conditions" policies and Comprehensive Auto coverage, as well as Flood Insurance.

“Standard home and business owner policies can help people recover from a variety of perils, like theft, fire and damage from windstorms, but not earth movement and exterior flooding,” said Kenton Brine, NW Insurance Council president. “Now – before you suffer a loss – is the time to learn more about the insurance that could help you rebuild your home or business, or repair or replace your vehicle after a landslide or flood.”

Additional coverage for earth movement or flood damage is available for homes and businesses in most areas, at varying costs. As with all of your insurance policies, [understanding what is and is not covered](#) is a key first step toward protecting your property.

Standard [Homeowners](#) and [Business Insurance](#) policies specifically *exclude* damage caused by earth movement such as a landslide or mudflow. Special coverage for earth movement - called a “Difference in Conditions” policy - [is available](#) for purchase as a stand-alone policy for businesses and residential policies, usually from a specialty lines broker. However, like other insurance policies that promise to pay for repairs or replacement of lost or damaged property, the policy must be purchased and in force before the damaging event occurs – it’s not possible to buy a fire policy if the house is already on fire. So, it’s important to know your risk and talk to an insurance professional about the coverage you need.

A Difference in Conditions policy can be written to include coverage for landslide, mudflow, earthquake and even flood damage. Depending on risk factors, such as the slope of your property, history of slide activity or proximity to a cliff, a homeowner can expect to pay anywhere from a few hundred dollars to a few thousand dollars per year.

Coverage for flood and mudflow also is available through the [National Flood Insurance Program](#) (NFIP) but comes with a 30-day waiting period before the Flood Insurance Policy goes into effect.

Some homeowners may hope to avoid the added cost of this coverage and rely instead on Federal aid for disaster recovery. In most cases, however, disaster aid comes in the form of low-interest loans, which must be repaid on top of your existing mortgage.

If you live in a high-risk area, there are several things you can do to prepare for and protect yourself from landslides. NW Insurance Council offers the following tips:

- Create a family evacuation plan.
- Learn and recognize early landslide warning signs such as: doors or windows that stick or jam, new cracks in plaster, tile, bricks or foundations, broken underground utility lines and bulging ground at the base of a slope.
- Build retaining walls and install flexible pipe fitting to avoid gas or water leaks.
- Maintain a complete inventory of all your possessions, including photographs, receipts and serial numbers. Many insurance companies offer [mobile apps](#) to help you track your home inventory.
- Damage to vehicles caused by landslide or flooding is covered if the owner has chosen optional [Comprehensive Coverage](#) in the auto policy.
- Personal contents inside a vehicle that are damaged by a landslide are not covered under standard Homeowners or Renters insurance.
- If you aren't sure what's covered or have questions regarding your policy, contact your agent or insurance company.

If you'd like more information on how to protect your family and property from disasters, contact the NW Insurance Council at (800) 664-4942 or visit www.GetReadyNW.org.

NW Insurance Council is a nonprofit, public-education and public policy organization funded by member insurance companies serving Washington, Oregon and Idaho.

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