



Consumer Alert

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Updated state maps offer fresh look at landslide risks in Multnomah County – but what about insurance?

What To Know

- *Damage from landslides, mudflow, sinkholes and/or flood is **not** covered by standard Homeowners or Business Owners insurance policies.*
- *“Difference In Conditions” coverage for earth movement is offered by specialty carriers. Flood Insurance is offered through the National Flood Insurance Program and by some insurers.*
- *Damage to vehicles caused by landslide is covered by optional Comprehensive Auto Coverage.*

PORTLAND, April 17, 2018 – The Oregon Department of Geology and Mineral Industries (DOGAMI) recently [released](#) new lidar-enhanced, [interactive maps](#) that more accurately display areas of landslide risk in the county’s populated areas. For some property owners, the news that their home or business sits in an area where slides have historically occurred, or where they are at risk of suffering damage from a slide in the future, may raise questions about their insurance coverage. And the short answer is, standard home, business and auto liability policies do not include coverage for floods or earth movement. But that’s not the end of the story.

NW Insurance Council suggests that property owners review DOGAMI’s new interactive maps to see if their properties are at risk. If so, homeowners, as well as vehicle and business owners would be wise to contact their insurance company or agent to review

their policies and consider adding Flood Insurance from the [National Flood Insurance Program](#) and/or “Difference In Conditions” coverage from specialty lines insurance brokers, as well as [Comprehensive Auto Coverage](#) for their vehicles.

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 before a disaster strikes.

“Hilly, rainy Northwest Oregon has a long history of mudflow and landslide activity – and lately, a faster-growing population,” 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.”

Standard [Homeowners](#) and [Business Insurance](#) policies specifically *exclude* damage caused by earth movement such as landslide, sinkhole or mudflow. Special coverage for earth movement - called a “Difference in Conditions (DIC)” policy - [is available](#) for purchase as a stand-alone policy for businesses and homes, usually from a specialty lines broker. In some cases, these policies may also include coverage against earthquakes, tsunami or flood – but some insurers may only offer that coverage separately.

Depending on risk factors such as the slope of the property, proximity to a bluff, history of earth movement on or near the property and the type and size of construction on the property, a homeowner with a \$300,000 house may expect to pay \$1,000 or more per year for this coverage. Coverage for flood and mudflow also is available through the [National Flood Insurance Program](#) (NFIP) and typically comes with a 30-day waiting period before the Flood Insurance Policy goes into effect.

“Your own insurer may offer, or help you find, flood insurance. And even if your current agent or company does not offer Difference In Conditions coverage, that company or agent is the best place to start your research, to help you understand your risks and where to find the right coverage,” Brine noted.

Check out the new DOGAMI [interactive maps](#) for Multnomah County. 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:

- Check with your insurance company or agent for details about the coverage you need to protect your home, business and/or vehicle against damage from floods and earth movement.
- Create a family evacuation plan.
- If flooding is occurring in your area, be cautious when driving; never drive into standing water, which may be deeper and more dangerous than it appears.
- Learn and recognize early landslide warning signs such as: doors or windows that stick or jam, power poles or trees that recently lean to one side, 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 insurers offer software or smartphone apps to help you record and save your personal inventory.
- Damage to vehicles caused by landslide or flood 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 or flood are **not** covered under standard Homeowners or Renters insurance, but could be included in a flood or DIC policy.

For more information about slide history, activity, science and prevention in Washington and Oregon, consult this [guide](#) from the Oregon Department of Geology and Mineral Industries and the Washington Department of Natural Resources.

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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