



NW Insurance Council

## Consumer Alert

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# Flood Insurance: Don't wait for flood waters to rise, consider coverage now

### What to Know

- *Standard homeowners and business policies do not include coverage for flooding. Flood Insurance can be purchased through an insurance agent or an insurer participating in the [National Flood Insurance Program](#). Some private insurers offer coverage as well.*
- *Typically, there is a 30-day waiting period from the time a policy is purchased until you are covered. Property owners who wait until nearby rivers reach flood stage to seek coverage will be unprotected, so now is the time to consider flood insurance for the **next** flood event.*
- *More than one-fifth of damage from flooding occurs on properties outside mapped flood zones – and just one inch of water from flooding can cause \$25,000 in structure damage.*

*SEATTLE, October 22, 2019*– Heavy rainfall overnight caused several rivers in Western Washington to rise above flood stage, submerging roadways, vehicles and threatening homes and businesses in five counties. The rainy season is having a dramatic start in the Pacific Northwest, and this current “pineapple express” storm is a reminder for home and business owners to consider adding [Flood Insurance](#) to help recover financially from flood damage.

Standard [Homeowners, Renters](#) and [Business Insurance](#) policies do not cover losses caused by flooding. Flood Insurance is available, however, through the [National Flood Insurance Program](#) (NFIP) or through some private insurers.

“Forecasters tell us that events including climate change and a large area of warm Pacific Ocean could combine to bring the Northwest a much wetter fall and winter than we are used to seeing, and that could mean damage from lake and river flooding, groundwater saturation and sewer system backups,” said Kenton Brine, NW Insurance Council president. “These are not typically covered under standard home or business policies, and there’s also a waiting period after adding the coverage. Now – before the next flood event – is the time to consider flood insurance coverage.”

While some insurers may include some assistance in their policies for policyholders who suffer water damage from flooding that comes into the home from outside, flood damage is specifically excluded in standard home and business policies.

No home is completely safe from flooding. More than 20 percent of flood claims come from properties outside [high-risk flood zones](#). And keep in mind that just one inch of water in a home can cost more than \$25,000 in damage, according to NFIP.

Also, waiting for flood waters to rise before getting Flood Insurance is a risky proposition because there is typically a 30-day waiting period for new Flood Insurance policies to take effect, meaning any flood damage to your home or business before that time will not be covered.

NW Insurance Council, NFIP and the [Insurance Institute for Business and Home Safety](#) (IBHS) offer these tips as you consider purchasing Flood Insurance to protect your home or business during the long rainy season:

- Find out if you are located in a [floodplain](#) and if your community participates in the NFIP. Contact your city or county government. Start with the Building or Planning Department and ask to see the Flood Insurance Rate Maps published by

the Federal Emergency Management Agency to determine your Base Flood Elevation.

- Contact your insurance agent or company to help you with getting Flood Insurance rates from the National Flood Insurance Program.
- If you are at risk for flooding, buy as much flood coverage as you can, up to the value of your home or business structure. Primary residences insured for at least 80 percent of their value, or for the maximum amounts allowed, get replacement cost coverage.
- There is a 30-day waiting period from the time a policy is purchased until you are covered. There are some exceptions to this rule, however. For example, if a property is affected by flooding on burned federal land and the policy was purchased within 60 days of the fire-containment date, there may be no waiting period. Visit [NFIP's](#) website for more information.
- Be [disaster ready](#). Learn what disasters you're at risk of in your region and how to prepare your family. Become familiar with your community's disaster preparedness plans and create a family plan ahead of time, before a flood threatens.
- Build an [emergency kit](#) that includes a three-day supply of drinking water and food you don't have to refrigerate or cook. The kit should also contain first aid supplies, a weather radio, batteries, clothing, blankets, medicine, copies of your insurance policies and some basic tools.
- Create a [home inventory](#) of your personal property. A complete inventory of your possessions will help you and your adjuster get through the claims process more quickly.

- If you experience damage from a storm contact your insurance company right away so they can begin working on your behalf to repair your home or business.

For more information about floods and insurance, visit [www.nwinsurance.org/floods-and-insurance](http://www.nwinsurance.org/floods-and-insurance), or contact [NW Insurance Council](#) at (800) 664-4942.

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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