



Media Advisory

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Major flooding and increased landslide risk in Western Washington: What to know about insurance coverage

SEATTLE, WA – Unrelenting rain the past few weeks has caused rivers in Western Washington to reach dangerous flood levels, spilling over onto roadways and reaching homes and businesses. Some areas are currently under evacuation orders.

Here's what residents should know about what standard Home, Business and Auto Insurance policies cover if they experience damage from floods or landslides:

- ✓ Standard [homeowners](#), [renters](#) and [business](#) insurance policies do not include coverage for flooding and landslides.
- ✓ Flood Insurance can be purchased through an insurance agent or an insurer participating in the [National Flood Insurance Program](#) (NFIP). 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.
- ✓ With heavy rain comes the risk of landslides in the Pacific Northwest. Damage from landslide is not covered by a standard homeowners, renters or business insurance policy, but special coverage – called a “Difference

- in Conditions” policy – is available for purchase as a stand-alone policy, usually from a specialty lines broker.
- ✓ Damage from wind is typically covered under standard homeowners and business insurance policies.
 - ✓ Damage to your vehicle caused by wind, falling trees, flood and landslide is covered, but only if you have optional Collision or Comprehensive Coverage.

The NW Insurance Council encourages all homeowners, renters, business owners and vehicle owners to contact their insurance company representative or agent now to make sure they have the right coverage to protect their property and belongings before the next severe weather event.

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

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