NW Insurance Council

Media Advisory

Contact:
Kenton Brine, President
Sandi Henke, Operations Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

Release Date: *12-08-2025*
kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at Twitter/nwinsuranceinfo
Facebook/NWInsuranceCouncil

Atmospheric Rivers threaten Pacific Northwest region with floods, landslides, and other hazards: What to know about insurance coverage

SEATTLE, WA – Multiple atmospheric rivers sweeping through Washington and Oregon this week have triggered flood watches and warnings and increased the risk of landslides and fallen trees. Forecasters say portions of Idaho could also see heavy rain and strong winds.

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* cover flood or landslide damage.** This also means water or sewer line backups caused by flooding may be excluded unless you've purchased an endorsement adding that coverage to your policy.

- **Flood insurance must be purchased separately.** It's available through insurance companies and agents participating in the National Flood Insurance Program (NFIP), as well as some private insurers. Be aware: NFIP policies typically include a **30-day waiting period** before coverage takes effect.

- **Landslide damage requires special coverage.** A standard homeowners, renters, or business policy does not cover earth movement. To protect your property, you may need a **Difference in Conditions (DIC)** policy, available as a stand-alone option through specialty lines brokers.

- **Wind damage is generally covered.** Most standard homeowners and business insurance policies include coverage for wind-related damage.

- **Auto damage from wind, falling trees, floods, or landslides is covered only if you carry Comprehensive or Collision coverage.** Liability-only policies will not cover this type of damage to your own vehicle.

- **Be aware of deductibles.** Even when coverage applies, you will be responsible for your policy's deductible — either a flat amount or a percentage of your home's insured value. If you're unsure what your out-of-pocket costs would be, review your policy or contact your insurance agent.

The NW Insurance Council encourages residents to take time now to review their insurance coverage and confirm they have the protection needed before severe weather strikes again.

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.

###