NW Insurance Council

## *Consumer Alert*

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# Flooding isn't the only threat: Fall rains raise mudflow and landslide risks in the Northwest

**What to Know**

- *Standard homeowners and business insurance policies do not cover flood damage. Separate Flood Insurance is available through the National Flood Insurance Program (NFIP) and some private insurers – but new policies have a 30-day waiting period, so don't wait for bad weather before you inquire about coverage*
- *Wildfire-damaged landscapes face increased risks. Heavy rainfall on burned hillsides can trigger flash floods, mudflows and debris flows, threatening properties downhill from wildfire-affected areas.*
- *Damage from landslides, mudflows, and sinkholes is not covered by standard Homeowners or Business Owners insurance policies, but additional coverage is available in most areas.*

*BOISE, ID, October 20, 2026* – Fall rains will soon return to the Pacific Northwest, which means homeowners and business owners will face increased risks from flooding, mudflows and landslides. Following another active wildfire season in Washington, Oregon and Idaho, the NW Insurance Council is urging property owners to understand their risks and review their insurance coverage before severe weather strikes.

Wildfires can leave hillsides vulnerable to erosion and instability by destroying vegetation that helps absorb rainfall and hold soil in place. Heavy rains on these fire-damaged landscapes can trigger flash floods, mudflows and debris flows that threaten homes and businesses, including properties downhill from burned areas.

Damage from landslides, mudflows and other earth movement is generally not covered by standard Homeowners or Business Owners insurance policies. Separate Flood Insurance may cover qualifying mudflows, while additional coverage for landslides and other earth movement may be available through a Difference in Conditions (DIC) policy.

“Many homeowners are surprised to learn that their standard insurance policies don't cover flooding or earth movement,” said Kenton Brine, NW Insurance Council President. “For those living near wildfire burn scars or unstable hillsides, heavy rainfall can create additional hazards. Now is the time to review your coverage and make sure you're protected before the next major storm arrives.”

## Understanding Your Insurance Coverage

Most standard Homeowners, Renters and Business Insurance policies do not cover damage caused by flooding. Separate Flood Insurance is available through the National Flood Insurance Program (NFIP) and some private insurers.

Flood Insurance may also cover qualifying mudflows, which the NFIP defines as a river of liquid and flowing mud over normally dry land. However, landslides, slope failures and other forms of earth movement are generally excluded from flood insurance coverage.

Property owners concerned about landslides and other earth movement may be able to purchase a Difference in Conditions (DIC) policy through a specialty insurer. Coverage availability, costs and exclusions vary depending on the property and insurer.

According to the NFIP, more than 20 percent of flood claims come from properties outside mapped high-risk flood zones, and just one inch of water in a home can cause more than $25,000 in damage.

## Post-Wildfire Risks Can Extend Beyond Burned Areas

According to the U.S. Geological Survey (USGS), wildfires can alter soil conditions and remove vegetation, increasing the potential for flash flooding and debris flows during intense rainfall.

These fast-moving flows can carry mud, rocks, trees and other debris into neighborhoods and communities below burned hillsides. The risk can persist after a wildfire, making it especially important for property owners near burn scars to understand both their physical hazards and insurance coverage.

Because insurance coverage depends on the cause and type of damage, property owners should ask their insurance professional whether Flood Insurance, DIC coverage or both may be appropriate.

## Steps to Protect Your Property

The NW Insurance Council encourages homeowners and business owners to take these steps before severe weather arrives:

- **Know your risk.** Review FEMA flood maps and consult local emergency management officials about flood, landslide and post-wildfire hazards.
- **Review your coverage.** Ask your insurance agent or company what your policies cover and whether additional Flood Insurance or DIC coverage is available.
- **Don't delay.** Most flood insurance policies have a 30-day waiting period before coverage begins, although limited exceptions may apply.
- **Check your auto policy.** Flood and earth movement damage to vehicles is generally covered under optional Comprehensive Coverage.

- **Prepare for emergencies.** Maintain an updated home inventory, sign up for local emergency alerts and develop an evacuation plan.

For more information about property and casualty insurance, 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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