

[After the Storm: Insurance and recovery tips for wind-driven rain, flooding and storm damage](#)

United Policyholders is a nonprofit organization that is a voice and an information resource for insurance consumers in all 50 states. UP has helped guide disaster survivors on the road to recovery since 1991. Use this information along with the [2023 Winter Storm Disaster Recovery Library](#). Here are insurance and recovery tips for wind-driven rain, flooding and storm damage from the nonprofit organization

- Do your best to prevent further damage and dry out your property to prevent mold growth.
- Find and read your [current insurance policies](#). Review the parts of your home or business policy that define “water damage”, “flood”, “flooding.” Review the coverages, limits and exclusions that apply to types of water damage, including sewer or drain backup, broken pipes, leaks, etc.
- Check your deductible. If damage is relatively minor and repair costs won’t be above your deductible, [filing a claim may not be the smart move](#). If your insurer isn’t going to pay it anyway, it’s best to avoid having the claim on your record/risk profile.
- Focus on completely [inventorying and valuing](#) all damage and costs to repair or replace your property, regardless of your insurance situation.
- Keep a [diary of conversations](#) with insurance, repair, government, and other professionals.
- [Flood policies](#) have different rules than home policies.
- If you have a separate flood policy, (NFIP or private) it should cover damage from inundations and mudflow but NFIP policies do not cover temporary rent.
- If you did not have flood insurance, there may still be damage that may be covered under your homeowner’s policy, depending on how it is written. Examples could be wind-driven rain or debris, fallen trees or branches, sewer or drain backup due to electrical failure of a pump or other device or other damage due to power outages or surges.
- If a relatively [recent wildfire burned hillsides](#) and areas near your home and caused mud or debris

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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flow that damaged your property, you can make a claim under your home policy, (even if you have no coverage for flood damage) on the grounds that the fire (a covered peril) caused the flow that caused the damage.

- Damage to your car is covered if you have “comprehensive” coverage in your insurance policy. Damaged personal property items that were in the car are covered in your home policy if their replacement value is above the deductible.
- Give your home and/or flood insurer a chance to do the right thing, but advocate for yourself and get help from the [California Department of Insurance](#) and/or experienced professionals if you feel you’re not being treated fairly.
- If a home or flood insurance adjuster says damage isn’t covered, but you feel it should be, get an independent professional opinion before giving up on getting some or all of your claim paid.
- If insurance funds are not available, consider applying for an SBA Loan and/or applying for FEMA Individual assistance if available. To look up your address and see if your county/zip code is eligible for government disaster assistance, visit: [disasterassistance.gov](#)
- For more claim help, visit the 2023 California Storms Disaster Library at: [uphelp.org/2023-ca-storms/](#)