

[Insurance tips for storm damage](#)

Big storms bring heavy rains and wind. On the insurance front, people who suffer property damage and losses from a large storm face possible complications collecting policy benefits to pay for repairs.

Home and renters policies exclude some but not all types of water damage. “Flood” damage (your policy should define what the insurer considers a “flood”) and earth movement are excluded. Water damage from sewers and drains that back up may or may not be covered, depending on the wording in the specific home/renters policy. If wind or falling trees cause damage to pipes or contribute to water getting into a dwelling, there may be coverage under a home/renters policy. If you have a separate flood policy, flood insurance may cover damage from inundations and mudflow with a number of limitations and exclusions.

For more information, visit our [Claim Help Library](#).

What to do before and during a severe storm:

- If you live on or at the foot of a hillside, place sandbags around the perimeter of your home.
- Place rolled up towels along the inside of exterior doors to prevent water from getting in.
- Do your best to keep your gutters clear but stay safe throughout the storm.
- Move valuables and items up from lower levels and away from doors and windows.
- Find a copy of your insurance policy. Check the wording on water damage and the amount of your deductible
- Create a home inventory; photo document key features of your home that could be damaged (windows, siding, roof and interior) and your possessions.

What to do after the storm:

- If your home was damaged, focus on creating a [scope](#) of everything that was damaged and what it will cost to repair or replace.
- To keep a clean record and avoid premium increases, don't file a claim until you review your policy and you think your loss will exceed your deductible and be covered. Read: [To claim or not](#)

to claim...

- If the damage was sudden and accidental and triggered by the storm, don't accept a claim denial argument from your insurer or agent that it was due to faulty construction or maintenance. The insurer cashed your premium checks and insured your property "as is".
- If you file a claim and your insurer rejects it, make sure you get a clear and detailed explanation of their position. Read: [**Speak UP: How to communicate with your insurance company.**](#) Claim and coverage disputes are rarely as clear cut as your insurer makes them out to be.
- The answer to whether your town or city will pay to repair flooding damage to your home is..."it depends."