

[Insurance emergency bulletin issued for West Virginia flood victims](#)



Flash floods are doubly devastating because they often hit areas that had not been classified as flood risk zones. Because most people only buy flood insurance if they're in a zone where mortgage lenders by law make them buy it, flash flood victims rarely have flood insurance.

Standard home policies exclude flood damage. Insurance adjusters are trained to tell flood victims from the get-go. That bad news hits hard. Most people feel the double blast of the pain of their loss and the news it's not covered. While the owner is scrambling to contend, the clock is ticking on insurance and legal deadlines and before you know it, they're out of luck to pursue their rights to any insurance recovery.

The good news: Depending on how your specific home was damaged in a flash flood, and the wording in your specific policy, you *may* have some coverage under your home insurance. Extra time to figure that

out is very helpful when you've been slammed and your home is a horrible mess or gone. If the failure of a flood control system, falling tree or other object damages a home during the storm that caused the flooding - the owner may find some coverage, especially if there's coverage for sewer or drain backup in the home policy. Always read your home insurance policy *yourself* and don't just rely on what you're told by insurance company personnel.

West Virginia was hit by devastating flash flooding in late June and residents are in shock/early recovery mode. [Insurance Commissioner Michael Riley issued a helpful insurance emergency bulletin](#) that suspends and extends normal insurance deadlines and prompts insurance companies to be fully cooperative with their customers in their time of need. [UP's Claim Help Library](#) and [Ask an Expert forum](#) are available 24/7 for people with Internet access.