

Rainpocalypse

If your property has been damaged due to a heavy rain and high winds, it can be tricky to collect insurance benefits to pay for repairs.

Home and renters policies exclude some but not all types of water damage. “Flood” damage (the 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.

Unless your property is located in an official flood zone, you probably don’t have flood insurance. Flood insurance policies cover damage from inundation 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, sandbags should be in place 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 and check the wording on water damage and the amount of your deductible
- Use [UP’s free home inventory app](#) to photo document key features of your home that could be

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damaged (windows, siding, roof and interior) and your possessions.

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.
- 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. Poke around our library for suggestions on [Speaking UP](#). 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](#)."