UP offers flood insurance tips on what's covered, what's not

http://www.northfortynews.com/united-policy-holders-offers-flood-insurance-tips-...

According to United Policyholders, a homeowner's policy covers falling and rain-driven water, so if the storm created any breaks in the house exterior — holes in the roof, broken windows, penetrated seals through which rain fell or through which wind drove rain inside — there is coverage through a homeowners policy. All flooding from rising water or river flooding is excluded unless a Flood Insurance Rider has been added to the policy by the homeowner. No exceptions.

For people who have no flood insurance but want to know if anything's covered in their home policy: Home policies should cover people's temporary living expenses due to being out of their homes under a mandatory evacuation order by a government entity. But that may require an argument to be made.

Company adjusters may initially say no and state the damage relates to flooding so it's excluded. Homeowners can respond to this information and stress that the evacuation order is the triggering cause of their loss of use. This homeowner's insurance coverage only lasts as long as the home is uninhabitable due to the evacuation order and it will not include repair costs.

For those who have flood insurance and want a basic understanding of what's covered visit our flood claim page for Colorado residents:

uphelp.org/blog. There are several presentations on the video including one by a representative from the National Flood Insurance Program plus a flood insurance agent based in Denver. Flood policies have limited coverage for example: basements are excluded) and there are lots of rules and conditions.

Or, use the "Ask an Expert" forum at uphelp.org. Register and post your question. Expect a reply within a week, in most cases.

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.
Source: https://uphelp.org/up-offers-flood-insurance-tips-on-whats-covered-whats-not/ Date: September 15, 2026

United Policyholders
Empowering the Insured

United Policy Holders is a national non-profit consumer advocate group for insurance policy holders. United Policy Holders assisted Larimer County residents with insurance issues following the High Park Fire.

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