

[Winter storm recovery and insurance: Baby, it's cold...](#)



Collecting insurance funds to pay for damage from heavy rains and localized flooding can be tricky.

Insurers have been excluding floods in standard home policies since the 1960s, but the cost of repairing damage from water intrusion due to wind-driven rain, fallen trees, flying debris, sewer and drain backup and drainpipes has traditionally been covered (above your deductible).

In recent years, some insurers have changed the wording in their policies to cap and limit payouts for all types of water and mold damage, and some are even trying to [deny claims for damage from wind-driven rain](#). If your property was recently damaged, visit UP's [2023 Storm Damage Help library](#) and read UP.

Don't take no for an answer until you've reported the details of the claim denial to your [state's insurance oversight agency](#) and talked with [independent experts](#) about the policy wording and how water got into your home.

Math matters

If your home is damaged but the cost of the repairs is going to be less than your deductible, do your best

to dry out your property and find a qualified repair pro, but avoid filing a claim. Every claim you file (even one an insurer denies and doesn't pay) impacts your [insurance risk score](#). Your insurance score impacts what you pay for insurance, just like a credit score impacts what you pay for credit.

Looking ahead

When it rains, place rolled towels up at the base of ground level doors and garages to keep water out, put sand bags in place, and be prepared to pay for repairs out of pocket. Now that we're seeing how many more people are at risk for flooding, it's a great idea to get a quote and considering buying [flood insurance](#).

Quick Guide to Safety Before and After a Flood

BEFORE A FLOOD



-  Move valuables to higher shelves or floors.
-  Keep nearby storm drains clear of debris.
-  Get plastic tarps and sandbags to block floodwater.
-  Learn the best escape route to higher ground.
-  Plan transportation to get everyone, including pets and livestock, to safety.
-  Keep your car's gas tank at least half full.
-  Plan for power outages, especially for any medical devices powered by electricity and refrigerated medicines. Charge devices and backup batteries.
-  Be ready to shelter in place with some gallon jugs of water, food you could eat if there is no power, and other items that you use every day.
-  Talk to neighbors about how you could work together to help keep each other safe.

DURING A FLOOD

-  Follow reliable sources of information. Dial 2-1-1 or 3-1-1 to get help, find shelter, or ask questions.
-  Leave immediately when told by officials to go.
-  Never walk into moving water. Just six inches of moving water can make you fall.
-  Never drive into flooded areas. A foot of water will float many vehicles; two feet can sweep away a truck.
-  If trapped inside by floodwaters, move to higher floors or roof, but not attics. Call 9-1-1.
-  Avoid contact with floodwater.
-  Stay alert for mudslides near burn scars.

EVACUATION WARNING = Serious threat. Get ready or go now if people or animals need extra time.
EVACUATION ORDER = Leave immediately. Your life is in danger.

AFTER A FLOOD

-  Check in with family, friends, and neighbors. If cell towers are down or overrun, try texting.
-  Wait until officials say it is safe to go home. If you can't go home, dial 2-1-1 to find safe shelter.
-  Beware of falling trees and damaged structures.
-  Check for gas leaks and downed power lines. If gas or electrical appliances were flooded, check them for safety before using.
-  Listen for official announcements on the safety of public water. Wells that flooded should be tested and disinfected.
-  Be aware potential hazardous chemicals may have been moved or buried by flooding.
-  If you have flood damage, contact your local emergency manager. Find other recovery resources on government websites.

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.