



After the Storm: Insurance and recovery tips for wind-driven rain, flooding and storm damage

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- Do your best to prevent further damage and dry out your property to prevent mold growth.
- Find and read your current insurance policies. Review the parts of your home or business policy that define “water damage”, “flood”, “flooding.” Review the coverages, limits and exclusions that apply to types of water damage, including sewer or drain backup, broken pipes, leaks, etc.
- Check your deductible. If damage is relatively minor and repair costs won’t be above your deductible, filing a claim may not be the smart move. If your insurer isn’t going to pay it anyway, it’s best to avoid having the claim on your record/risk profile.
- Focus on completely inventorying and valuing all damage and costs to repair or replace your property, regardless of your insurance situation.
- Keep a diary of conversations with insurance, repair, government, and other professionals.
- Flood policies have different rules than home policies.
- If you have a separate flood policy, (NFIP or private) it should cover damage from inundations and mudflow but NFIP policies do not cover temporary rent.
- If you did not have flood insurance, there may still be damage that may be covered under your homeowner’s policy, depending on how it is written. Examples could be

wind-driven rain or debris, fallen trees or branches, sewer or drain backup due to electrical failure of a pump or other device or other damage due to power outages or surges.

- If a relatively recent wildfire burned hillsides and areas near your home and caused mud or debris flow that damaged your property, you can make a claim under your home policy, (even if you have no coverage for flood damage) on the grounds that the fire (a covered peril) caused the flow that caused the damage.
- Damage to your car is covered if you have “comprehensive” coverage in your insurance policy. Damaged personal property items that were in the car are covered in your home policy if their replacement value is above the deductible.
- Give your home and/or flood insurer a chance to do the right thing, but advocate for yourself and get help from the California Department of Insurance and/or experienced professionals if you feel you’re not being treated fairly.
- If a home or flood insurance adjuster says damage isn’t covered, but you feel it should be, get an independent professional opinion before giving up on getting some or all of your claim paid.
- If insurance funds are not available, consider applying for an SBA Loan and/or applying for FEMA Individual assistance if available. To look up your address and see if your county/zip code is eligible for government disaster assistance, visit:
www.disasterassistance.gov
- For more claim help, visit the 2023 California Storms Disaster Library at:
www.uphelp.org/2023-ca-storms/

About the Roadmap to Recovery^(R) Program:

The Roadmap to Recovery^(R) program improves disaster recovery through tips, tools and guidance from previous disaster survivors and from experts on insurance claims, rebuilding and legal matters. It operates through United Policyholders (“UP”) a nonprofit organization that has been educating and advocating for disaster victims since 1991. Roadmap to Recovery^(R) services include educational workshops and long-term recovery work in regions impacted by disasters. UP is dedicated to helping insurance *consumers*. The Roadmap to Recovery^(R) program is funded by grants, donations and book sales – not insurance companies.