

Water Damage and Insurance Claims

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WATER. It is an essential part of our lives and we could not live without it; however, when water gets into places it is not supposed to be, it can wreak havoc in our lives. Unwanted water can enter our homes through a variety of sources. Some of them are covered by Homeowners Insurance, some are not, and others have limited coverage. The following is a brief description of how a Homeowners Policy responds to water damage.

Disclaimer: this is a general discussion on typical Homeowner Policies. Each insurance company can differ. For specific information on your coverage, you should read your policy or consult with your agent.



Water that backs up through sewers, drains, or sump pumps: Water that backs up through drains can be from a widespread disaster, such as the six inches of rain we have recently had, or can happen from a sewer or septic line being plugged up. This type of damage is excluded from the Homeowners Policies; however, most companies have an optional endorsement to add coverage for an additional premium. There is a limit on how much coverage you can buy.

Flood. All Homeowners Policies exclude flood. The only way to insure for flood damage is through the National Flood Insurance Program (NFIP). You don't have to be near a river or stream to sustain damage by flood. A "flood" can be overflow of inland or tidal waters or "an unusual and rapid accumulation or run off of surface water from any source". For example, if during periods of heavy rain, water accumulates in your yard or driveway and runs into your house, this would be considered flood and not covered by a Homeowners Policy.

Broken or frozen water pipes. Homeowners Policies do cover this type of water damage for the full policy limits. If the home has been vacant or unoccupied, restrictions do apply. Note, if your home is going to be vacant or unoccupied, we highly recommend you shut the water off in the basement; that way, if a water line does break, it won't run for days or weeks before being discovered. Even if you will be out of town for a week, it is not a bad idea to shut off the water. If your home is heated by hot water or steam, check with your heating contractor before shutting off the water.

Rain entering through the roof, walls, or windows. Some homeowners policies are what we call an HO3 Special Form Perils, which does cover this type of damage for the full limit of the policy. Another type of policy is called an HO2 Broad Form Perils; under this policy, the water damage is only covered if the wind caused damage which allowed the water to enter.

Ice dam. This happens in the winter when ice builds up in the gutters and starts to back up under the shingles. As the ice melts, it can leak through the roof and cause water damage to the ceilings. Ice dam is covered on an HO3 Policy; it is not covered on an HO2 Policy.

Water below the surface of the ground that seeps in through the basement walls. There is no coverage for this; however, if at the same time, water is backing up through sewers or drains and you have the water and sewer backup endorsement, it is possible that you could get coverage.

Mold. Whenever you have water damage, there is potential for mold. There may be limited coverage for mold, or no coverage at all. Each company has their own parameters for mold coverage and you will need to find out how yours is handled.

This information has been on coverage for a [Homeowners Policy](#) (the home you live in). If you own rental property or commercial property, many of these comments still apply but there are some differences. There are also usually fewer optional coverages available to rented dwellings and commercial properties.

Tips for Drying Out Water Damage:

[From an article from the New York Times](#)

- As soon as it is safe physically and structurally, begin to remove water from home
- Circulate air by using fans and open windows (weather permitting)
- Use a dehumidifier if available but close the windows when using a dehumidifier
- Turn the air conditioning on (as long as outside ambient air is above freezing); cool air is typically drier than warm air. Once the home is cool and the air seems dry, turn the heat back on. Once the home reaches 80 degrees, turn the heat back off and turn the air conditioning back on. Repeat this cycle until the home is dry.
- Be aware and immediately respond to mold. Mold can begin to grow as soon as 48-72 hours.

Tips to Help Prevent Water in the Basement:

[From wikihow.com](#)

- Ensure that the ground next to your foundation slopes away from the foundation. A 2" per foot drop is recommended.
- Make sure your downspouts discharge the rain water at least 5 feet from foundation.
- Keep plantings at least 12" away from foundation. Rotting roots cause a path for water.
- Waterproof your basement walls on the inside and repair all cracks and openings.