FLOOD INSURANCE FUNDAMENTALS

Damage due to maintenance issues or neglect is typically excluded from your insurance claim.

Damage caused by hail or wind is usually covered without the need to purchase optional coverage. Damage caused by falling debris or damage water entering through sudden openings caused by wind or hail is usually covered.

Ask your insurer whether any flood prevention actions could result in a discounted insurance premium.

Be aware of hazardous substances and ensure they are professionally remediated.

Car damage is usually covered if you have purchased a Comprehensive or All Perils insurance policy.

FLOOD MITIGATION/PREVENTION ACTIVITIES

Be sure to check whether there is a time limit or dollar amount on your ALE coverage.

Be sure to complete a detailed home inventory list to assist with insurance claims and other funding assistance programs. See CRC’s Home Inventory Checklist.

Be sure to read the Exclusions applicable to your insurance policy. Contact your insurance agent for further information.

The Coverage Event applicable to your policy can usually be found in the Declarations or Endorsements Section of your policy.

Be sure to know whether you have an Actual Cash Value (ACV) or Replacement Cost Policy. See CRC’s Understanding Your Insurance Policy - Homeowner for more information.

Be sure to check whether there is a time limit or dollar amount on your ALE coverage.

Be aware of hazardous substances and ensure they are professionally remediated.

Car damage is usually covered if you have purchased a Comprehensive or All Perils insurance policy.

See our Flood Event Checklist and tips fact sheet for more information.