



Massachusetts Division of Insurance

Frequently Asked Questions

Flood Disaster and Insurance FAQ

In the unfortunate event you suffer a flood you should report your claim immediately to your insurance agent or company. Your insurance company can determine the coverage in effect at the time of your loss and provide you with the necessary information and forms to submit a claim.

Please keep in mind that the following "Frequently Asked Questions" are provided for informational purposes only. The facts surrounding your claim and policies in force may vary from what might be considered a "basic" or "standard" policy. Always read your policy to find out what coverage you have.

Will My Insurance Policy Pay For Damage From Floodwater Entering My Home?

Home, Renter, & Condo Policies

Standard homeowners, renters, and condo policies do not cover water damage due to flood for either the building or personal property. There is no endorsement available to add coverage.

Commercial Property Policy

Standard commercial policies do not cover water damage due to flood to the building or business personal property. However, some carriers have added limited coverage to their deluxe policies or can add this limited coverage by endorsement.

National Flood Insurance Policy

National Flood Insurance policies cover loss due to water damage resulting directly from flood. They offer a policy for buildings and a separate policy for personal belongings or contents.

Will My Insurance Policy Pay For Damage From Water Seeping Through The Basement Walls?

Home, Renter, & Condo Policies

Standard homeowners, renters, and condo policies do not cover water damage due to the seepage of water through the walls or floor of a basement. There is no endorsement available to add this coverage.

Commercial Property Policy

Standard commercial policies do not cover water damage due to seepage for the building or business personal property.

National Flood Insurance Policy

National Flood Insurance policies cover seepage even if the flood water has not touched the house if there is a general condition of flooding in the area and the flood was the proximate cause of the seepage.

Will My Insurance Policy Pay For Damage From A Sewer Back Up Into My Basement During The Flood?

Home, Renter, & Condo Policies

Standard homeowners, renters, condo policies do not cover water damage due to the backup of sewer. However, most insurers offer endorsements for sewer backup. Some of these endorsements still exclude coverage if backup is due to a flood while some companies offer backup coverage even if the cause was flood.

Commercial Property Policy

Standard commercial policies do not cover water damage due to sewer backup for the building or business personal property. Some companies may offer coverage by endorsement.

National Flood Insurance Policy

National Flood Insurance policies provides coverage for sewer backup even if the flood water has not touched the house if there is a general condition of flooding in the area and the flood was the proximate cause of the seepage.

Will My Insurance Policy Pay For Water Damage When My Sump Pump Fails?

Home, Renter, & Condo Policies

Standard homeowners, renters, and condo policies do not cover water damage due to the failure of a sump pump. However, some insurers offer endorsements for sump pump failures. Some of these endorsements still exclude coverage if failure is due to a flood. Always read your policy

Commercial Property Policy

Standard commercial policies do not cover water damage due to a sump pump failure for the building or business personal property. Some companies may offer coverage by endorsement.

National Flood Insurance Policy

National Flood Insurance policies do not cover sump pump failure.

During The Course Of The Flood, Someone Drove Across My Lawn. Do I Have Coverage For My Lawn?

Home, Renter, & Condo Policies

Standard homeowner policies provide an additional coverage for damage to the lawn caused by vehicles not owned or operated by a resident of the premises. The amount of coverage is generally five percent of the dwelling limits.

Commercial Property Policy

Standard commercial policies do not provide coverage for damage to lawns caused by vehicles.

National Flood Insurance Policy

National Flood Insurance policies do not cover lawn damage.

Will My Insurance Policy Pay For Spoiled Food In My Refrigerator After The Power Fails?

Home, Renter, & Condo Policies

Standard homeowners, renters and condo policies do not cover food spoilage as a result of power failure when the cause of the failure is off premises.

Some comprehensive policies, however, have added a limited amount of coverage, i.e., \$500, while other companies will provide an endorsement to cover food spoilage.

Commercial Property Policy

Standard commercial policies do not cover food spoilage due to power failure. Most companies offer coverage through the use of an endorsement.

National Flood Insurance Policy

National Flood Insurance policies do cover loss of refrigerated products, but only if caused by flood. Power failure for other reasons would not trigger coverage under this policy.

Will My Insurance Policy Pay For My Additional Living Expenses After A Mandatory Flood Evacuation?

Home, Renter, & Condo Policies

Standard homeowners, renters, and condo policies only provide loss of use and additional living expenses for any covered peril. Since flood is not a covered peril, there is no coverage.

Commercial Property Policy

Not applicable.

National Flood Insurance Policy

National Flood Insurance policies do not provide coverage for loss of use or additional living expense

Will My Insurance Policy Pay For Removal Of Debris From My Property After Flood Waters Recede?

Home, Renter, & Condo Policies

Standard Homeowners policies only cover debris removal if a covered peril causes the loss. Since flood is not a covered peril, there is no coverage.

Commercial Property Policy

Standard commercial policies provide coverage for debris removal if a covered peril causes the loss. If the policy provides coverage for flood, then debris removal would be covered.

National Flood Insurance Policy

National Flood Insurance policies do cover debris removal resulting from a flood within the total limits of coverage. This applies whether it is debris from off of your premises or debris from your property or premises.

I Had To Close My Business Because Of The Flood. Will Insurance Cover My Lost Income?

Home, Renter, & Condo Policies

Not Applicable

Commercial Property Policy

Standard commercial policies may provide business income protection within the policy or by endorsement. The coverage only applies to a covered loss. Therefore, if the policy provides flood coverage, the coverage also applies to business income.

National Flood Insurance Policy

National Flood Insurance policies do not provide coverage for loss of use, loss of access, business interruption, additional expense or loss of profits.

Additional Questions

Does a National Flood Insurance Policy cover damage to my basement and its contents?

Flood insurance coverage is limited in basements and areas below the lowest elevated floor. The building coverage section covers fixed items in your basement such as furnaces, hot water heaters, heat pumps, central air conditioners, insulation and electrical work. The personal property section covers food freezers, washer/dryers and window air conditioners. Coverage for most other personal property in basements is excluded from flood policies. To learn more about what is covered and what is not, read the NFIP's summary of coverage:

http://www.floodsmart.gov/floodsmart/pdfs/NFIP_Summary_of_Coverage.pdf.

I Purchased "Special Coverage" For Some Of My Personal Property, Which Was Added To My Homeowners Policy. Are These Items Covered For Flood?

These endorsements typically do not exclude flood; therefore, personally property endorsements usually include coverage for flood damage. The following types of personal property can be scheduled or specifically listed in an endorsement to the standard homeowner, renter or Condo policy:

- Jewelry
- Furs
- Computers
- Cameras
- Musical instruments
- Silverware
- Golf equipment
- Fine arts
- Postage
- Stamps
- Rare or current coins.

My Vehicle Was Covered By The Flood Water. Will The Damage Be Covered By My Auto Policy?

If you carry comprehensive coverage on your automobile policy, then you would have coverage for damage caused by a flood.

Are There Any Other Types Of Losses And Insurance Coverage I Should Be Aware Of?

Boats

Boats may be covered by a separate endorsement to a homeowner's policy or by a separate boat owner's policy.

Livestock losses

A farmowner's policy may provide coverage for livestock on a blanket or schedule basis. Also, animal mortality policies provide coverage for drowning.

Farm equipment

Farm equipment is usually not covered, although some farmowners' policies may provide some specific coverage.

How Do I File A Claim If I Have Purchased Federal Flood Insurance?

Consumers who have purchased a flood insurance policy should contact their insurance agent for help in filling out claim forms. If you have questions on your flood insurance or you need help in locating your flood insurance company, you may call 1-800-427-4661.

Who Can I Call If I Have More Flood Insurance Coverage Questions?

You should first try to contact your local insurance agent or your insurance company for specifics about your policy.

For general flood insurance policy questions, call FEMA at 1-800-427-4661.

For National Flood Insurance Program claims, call 1-800-638-6620.