



## Wisconsin Office of the Commissioner of Insurance

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# FLOOD DAMAGE

## *Frequently Asked Questions*

### **I have property damage from a flood. What do I do now?**

- Notify your insurance agent or insurance company as soon as possible to file a claim.
- Gather evidence to support the claim:
  - Take photos or video of the damage.
  - Make a detailed list of damaged or lost property.
  - Keep swatches of materials, such as carpeting, curtains, and furniture. (Visit [oci.wi.gov/Pages/PressReleases/20120615HomeInventory.aspx](http://oci.wi.gov/Pages/PressReleases/20120615HomeInventory.aspx) for a home inventory list.)
- Minimize ongoing damage:
  - Take measures to reduce additional damage until permanent repairs can be done, such as removing items from standing water and covering openings where water may still get into the property.
  - Don't begin any permanent repairs until you've received approval from your insurance agent or company.
- Don't throw out any damaged property without your claims adjuster's agreement. If local officials require you to dispose of damaged items for safety reasons, make sure you take photos first.

### **Does my homeowner's insurance cover flood damage?**

Generally speaking, water coming from the *top down* is covered by a standard homeowner's policy. Water coming from the *bottom up* is not covered by standard homeowner's insurance.

For example, burst fire sprinklers in the ceiling or seepage behind drywall from an ice dam in the gutter would be covered by homeowner's insurance. Seepage through the foundation and overland flow, however, would not be covered. This would be covered under a separate **flood insurance policy**.

### **What about damage from sewer backup or sump pump overflow?**

Neither homeowner's insurance nor flood insurance covers damage from sewer backup or sump pump overflow. The purchase of a special homeowner's policy **endorsement** is required for this type of coverage. Contact your insurance agent to ask about adding this endorsement to your homeowner's policy.

### **Where do I get flood insurance?**

You can usually purchase flood insurance through your licensed insurance agent. Contact them first. They may offer:

- private flood insurance, *and/or*
- flood insurance through the National Flood Insurance Program (NFIP) managed by FEMA

If your insurance agent does not sell flood insurance, contact the NFIP Help Center at **1-800-427-4661** or [www.floodsmart.gov](http://www.floodsmart.gov) for a referral to an agent.

### **What is the NFIP?**

The NFIP offers federally backed flood insurance for homeowners, business owners, farm owners (structures only), and renters in communities that participate in the NFIP. It's an alternative to federal disaster assistance programs such as loans and grants as they may not cover all damage or be available at the time of the flood. Flood insurance can be claimed without a federally declared disaster. Community participation in the NFIP is voluntary. To participate the community adopts and enforces flood plain management ordinances to reduce future flood damage—communities can participate **even if the community is not in a flood plain** and lower cost flood insurance policies are available outside of the designated floodplain.

Visit [www.floodsmart.gov](http://www.floodsmart.gov) for more information about the NFIP. You can also call **1-888-379-9531** or email [FloodSmart@dhs.gov](mailto:FloodSmart@dhs.gov).

### **How do I find out if my community participates in the NFIP?**

Contact your insurance agent to find out if your community participates in the NFIP. You can also check the list at [www.fema.gov/national-flood-insurance-program-community-status-book](http://www.fema.gov/national-flood-insurance-program-community-status-book).

### **What is private flood insurance?**

Private flood insurance is purchased from your insurance agent or company and does not receive any backing from the federal government. Private flood insurance:

- May not require a waiting period before coverage begins.
- May be available in areas not eligible for NFIP coverage.

- May offer different coverage options, including a wider variety of coverage for personal belongings and/or different levels of deductible.
- May be similar in cost to NFIP coverage.

### **Do I need flood insurance?**

If your property is in a high-risk flood zone and you have a mortgage on that property from a federally regulated or insured lender, you are required to have flood insurance. Some lenders may even require flood insurance if your property is in a moderate- or low-risk flood area.

- Even if you're not required to have flood insurance, keep in mind that floods happen anywhere.
- More than 20% of flood insurance claims come from outside the high-risk flood zones.
- Floods are the nation's most common natural disaster.
- Just 1 inch of water can cause up to \$26,000 of damage to your property.
- Unlike disaster assistance programs, flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.

### **How do I know if my property is in a high-risk flood plain?**

Your insurance agent or your local community contact can tell you if your property is in a flood area. You can also enter your address into FEMA's Flood Map at [msc.fema.gov/portal/search#%20searchresultsanchor](https://msc.fema.gov/portal/search#%20searchresultsanchor) to find the flood risk level of your property.

### **Does flood insurance coverage start right away?**

NFIP coverage generally includes a 30-day waiting period from the time the policy is purchased until you are covered. You can apply for coverage even if your property is currently experiencing flooding, but coverage won't go into effect for 30 days.

The waiting period may be shorter for private flood insurance. Ask your insurance agent how long the waiting period is for the private policy you purchase.

### **What does flood insurance cover?**

The basic NFIP flood insurance policy covers the building or structure.

In other words, building coverage through NFIP covers the structure and equipment necessary to support the structure, such as the furnace, water heater, circuit breakers, and fuel tanks and the fuel in them.

There is an option for contents coverage through

the NFIP. Contents coverage through NFIP covers belongings within the structure, such as the washer and dryer, furniture, electronic equipment, and clothing.

Private flood insurance often offers both structure and contents coverage. Your insurance agent can provide details of what is and is not covered. Information is available at [www.floodsmart.gov/how/what-is-covered](https://www.floodsmart.gov/how/what-is-covered).

### **What is not covered by flood insurance?**

Belongings outside the insured building, such as trees, wells, septic tanks, decks, or swimming pools are not covered. Temporary housing is not covered, unless you buy private flood insurance that specifically covers loss of use. Consult your insurance agent and visit [www.floodsmart.gov/how/what-is-covered](https://www.floodsmart.gov/how/what-is-covered) for a comprehensive list of what is and is not covered by NFIP flood insurance.

### **Is my car covered if it's damaged in a flood?**

It depends on the kind of auto insurance policy you purchased. An automobile damaged in a flood would be covered under a comprehensive auto policy. Comprehensive auto coverage provides financial protection beyond standard collision coverage, including hail, theft, falling objects, and sometimes flood damage. Check with your insurance agent to see if you carry comprehensive auto coverage or standard collision coverage and whether flood damage is included.

### **Resources**

- **Wisconsin Recovery Task Force (WRTF)**  
coordinates the state's recovery efforts. They do not provide direct funding but can direct you to groups that do.  
[dma.wi.gov/DMA/wem/recovery/long-term-recovery](https://dma.wi.gov/DMA/wem/recovery/long-term-recovery)  
(608) 242-3000
- **Office of the Commissioner of Insurance (OCI)**  
[oci.wi.gov](https://oci.wi.gov)  
If attempts to work with your insurance company fail, contact OCI for assistance.  
1-800-236-8517  
[ocicomplaints@wisconsin.gov](mailto:ocicomplaints@wisconsin.gov)  
(Include your name and phone number)
- **National Flood Insurance Program (NFIP)**  
[www.floodsmart.gov](https://www.floodsmart.gov)
- **Department of Natural Resources**  
*Coping with Flooding* [dnr.wi.gov/emergency/floodcoping.html](https://dnr.wi.gov/emergency/floodcoping.html)  
*Flood Insurance* [dnr.wi.gov/topic/FloodPlains/insurance.html](https://dnr.wi.gov/topic/FloodPlains/insurance.html)