

Protecting Your Home with RainReady Insurance Policies



In RainReadySM communities, better water management means that homes, schools, and businesses are prepared for rain—whether too much or too little. RainReady programs keep residences secure and dry, services running, and rivers and lakes clean.

There are several insurance options available for protecting your home from water-related problems, including home insurance policies, homeowner riders, and the [National Flood Insurance Program](#). Look online or talk to an agent to understand what is and isn't covered by the policy. Various options are summarized below.

HOME INSURANCE POLICIES:

Home insurance policies cover damage caused by household appliances, burst pipes, and rain entering the house from above (e.g., through a window). They exclude damage from flooding, sump pump failures, and water backups through sewers and drains. They also do not cover mold damage (which is a common result of flooding), damage from below-ground water seeping into basements, or damage caused by 'earth movement'—the sinking, rising, shifting, and expanding or contracting of earth.

HOMEOWNER RIDER POLICIES:

Most private insurance companies offer add-on rider policies to your home insurance. For example, water backup and sump pump discharge policies can usually be purchased as add-ons. They cover clean-up and repair costs of damage to personal property that occurs from water backing up through plumbing fixtures or from the failure of your sump pump.

Such policies do not cover damage from water seepage through basement walls, nor do they cover flooding that results from homeowner negligence (e.g., forgetting to turn on your sump pump). In the event that your sump pump breaks, the water backup add-on will cover the cost of the flooding but will not cover the cost of a replacement sump pump. Fortunately, many sump pumps carry long warranties, so be sure to check if your sump pump is still under warranty before purchasing a new one.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP):

If your property is at risk of flooding, you need coverage from the [NFIP](#), which is administered by the [Federal Emergency Management Agency \(FEMA\)](#) and is available whether or not you live in a floodplain (provided that your municipality or county is participating in the program). The insurance is federally backed and covers damage to appliances, plumbing, furnaces, hot water heaters, and other structural items such as drywall, stairways, and insulation. The policy excludes possessions kept in the flooded area, minus a few exceptions like air conditioners, clothes washers and dryers, and food freezers and any food inside them. The NFIP does not cover sewer backups, and it only covers seepage resulting from large, overland flood events.



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DOES YOUR COMMUNITY HAVE A RAINREADY PLAN? LEARN MORE AT WWW.RAINREADY.ORG
