



RAINSTORM DAMAGE

FLOOD POLICY

Moving Ground Water:

- If more than two adjoining properties are affected, this is a flood as defined by the NFIP. A disaster declaration is NOT required to file a claim.
- Standard deductibles apply.
- Basement coverage is limited, especially for Personal Possessions

Sandy Survivors May Have Flood Coverage under the Group Policy

- Recipients of FEMA Individual Assistance funds for Sandy damage were eligible for the New York State NFIP Group Policy.
- Check with NFIP to verify coverage: Floodsmart.gov
- Enrollment was automatic based on information exchanged by NYS & FEMA
- Coverage limit is \$31,900; standard policy provisions apply, including limits on basement coverages.

HOMEOWNERS POLICY (including Renters & Personal Condo/Co-op policies)

Back-up of Sewers & Drains (aka Sewer Back-up)

- Coverage is NOT automatic: it is added to the policy at the insured's request for an addition premium as an Endorsement or Rider
- Deductibles and limits vary from company to company

Damaged Caused By Falling Trees

- Standard deductibles apply
- Coverage is only for the damage caused by the event and some removal costs
- Maintenance matters: gutters clogged before the storm may affect coverage
- Tree removal may be covered if any structure, including fences, are damaged

Damage Caused By Rain Intrusion through Roofs, Walls and Windows

- Standard deductibles apply
- Maintenance matters: all adjustments are negotiations; partial settlements due to lack of maintenance are common

AUTO POLICY

- Most damage is covered only by Comprehensive coverage, including damage from floating debris, such as another car; this is NOT a collision.
- Damage from neighbor's falling trees is covered by their homeowners liability

**NEVER WADE INTO OR DRIVE THROUGH STANDING WATER
DO NOT CLIMB OR STAND ON DAMAGED ROOFS**

E. Malone 05-01-14

