

# Water Damage - 3 things you need to know!

*By Rich Douglas, CPCU, CIC  
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April showers bring May flowers but they can also bring many problems for homeowners. These showers along with our normal snow melt can cause higher than normal water tables. The result is that the water has to go someplace and often times it ends up in unwanted places such as our basements. How does your homeowner policy respond to potential water damage claims?

In the standard homeowner policy there are three exclusions for water damage. The first is water damage caused by a flood. Flood is specifically defined as a general and temporary condition of partial or complete inundation of normally dry land. This is excluded from almost all property policies

including your homeowner policy. The good news is that you can buy a flood policy to cover this exposure and if you are not in a special flood hazard area the cost can be about \$400 per year. The bad news is that if you are in a special flood hazard area the costs can be significant.

The second water damage exclusion is water which backs up through sewers or drains or which overflows from a sump pump. Water borne material that backs up through a sewer or drain can be a very "messy" claim and anyone that has a sump pump has this uninsured exposure. The good news here is that you can cover this exposure with an endorsement to your homeowner policy. Typically you can purchase \$5,000 worth of coverage for under \$100 per year.

The third and final water damage exclusion is water below the surface of the ground including water which seeps or leaks through a building foundation. This exposure is pretty much uninsurable and there is no standard endorsement to buy back the coverage nor is there a stand-alone policy. If this is an on-going problem for you your best option is some form of a loss control technique.

Be aware of these exclusions and talk to your local Independent Insurance Agent about them and what you can do to protect your property from uninvited water into your home.

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*Rich and his wife Kristy have lived in Pepperell for 20 years and have raised their 2 children here. He has been an Insurance Agent for 28 years.*

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