

# Insurance issues relating to property damage from wind and heavy rains: January 2008

## Bulletin re: Northern California Winter Storm Damage

If you or someone you know suffered property damage during the recent storms, please take advantage of the free information United Policyholders offers. This includes our “Basic Claim tips”, “[flood insurance claim](#)” and “Hiring Professional Help” publications, and articles you’ll find by using the “Search” feature on our home page.

Don’t file a claim unless the damage substantially exceeds your deductible. If the damage is substantial, hire a reputable, articulate expert who will help you document the full extent and cost of needed repairs. You may have to negotiate with your insurance company and convince them that the cause of the damage is covered under your policy. Having a good expert on your side is key.

Standard property insurance policies exclude flooding and many types of water damage. Many exclude mold clean-up. But the exclusions usually **do not apply** to damage caused by wind that creates holes where water comes in ("intrudes"). Water damage due to water intrusion and falling, (as opposed to rising) water is usually covered. Insurance coverage for storm damage is always a fact-specific situation that depends on:

1. **Location:** Where your home is/was located (coast versus inland, slope versus flat, path of the storm, etc.)
2. **Causation:** The cause(s) of the damage, (wind, wind-driven rain, trees or other falling objects, and the source of any water that entered your home)
3. **Words:** The specific wording of your property insurance policy(ies).
4. **Laws:** The laws in your state relating to insurance claims, contracts and unfair business practices.
5. **Politics:** (Whether or not your elected and appointed public officials are willing to put pressure on insurance industry representatives to pay fairly and promptly)
6. **You:** Your willingness to take whatever steps you need to take to make your insurance company fulfill the promises they made to you and meet their obligations under the laws of your state.

For more in-depth information on flood insurance, visit UP's [Katrina/Rita Claim Help Library](#). Flood insurance is sold by the National Flood Insurance Program, (NFIP) through regular insurance agents who often are uninformed about the details of the program. The NFIP is under the umbrella of FEMA, which in turn is under the Department of Homeland Security.