

Hurricanes Harvey and Irma: Insurance FAQs

What your insurance does—and does not—cover

Disasters + Preparedness

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In the aftermath of Hurricane Harvey and Hurricane Irma, policyholders may have questions about how insurance works following a natural disaster. Here are some answers to many of these common questions.

Q. Are flood losses covered under my homeowners insurance policy?



A. Standard homeowners and renters insurance policies do *not* cover flood damage, including damage from a storm surge. Flood coverage requires a separate policy from the federal government's National Flood Insurance Program (NFIP), or from some private insurance companies.

[More information about flood insurance.](#)

Q. Is property damage from a storm surge considered flood damage?



A. Yes, it is—and, therefore, storm surge is covered by your flood insurance policy. A standard homeowners insurance policy does not cover damage from floods, such as flooding from a storm surge.

Q. What is the “official” definition of a flood? If there is only  **SHARE** water on my property in my neighborhood, is that considered a flood?

A. Flood damage is caused by an overflow of inland or tidal waters and is defined as a general and temporary condition of partial or complete inundation of two or more acres and two or more properties of what is normally dry land. So if only one property is damaged, then that is not considered flood related.

Q. Is wind damage covered under my homeowners insurance policy?  **SHARE**

A. Property insurance covers damage from windstorms, such as hurricanes and tornadoes, to the “residence premises,” whether it is a single-family home, a duplex where the policyholder lives in one of the units, or any other building where the policyholder resides as shown on the insurance declarations page. A standard homeowners policy also applies to attached structures, such as a garage or deck, and “other structures” that are unattached, such as a separate garage building or shed and swimming pools. The policy includes coverage for damage to contents.

[More information about homeowners coverage.](#)

Q. Does my renters insurance cover damage from wind?  **SHARE**

A. A renters policy covers personal belongings that are damaged by wind from the storm. Damage from flooding may be covered under some, but not all, renters policies. A separate renters flood policy can be purchased from the NFIP. Damage unrelated to your personal possessions, such as part of the apartment’s structure like the walls and floor, is covered under the building owner’s policy.

[More information about renters insurance.](#)

Q. I live in a condo. Am I covered for wind damage to my  **SHARE** unit?

A. If you have purchased a co-op or condominium policy for your apartment or townhouse, you

are covered for damage to the interior space of your home. The condo association's insurance might have coverage for your fixtures, wiring or plumbing, or it may only provide coverage from the "bare walls" and not what is behind them. You can obtain a copy of the master policy to better understand what is covered.

[More information about co-op/condo insurance.](#)

Q. My car was flooded in the storm. Is it covered?



A. Flood damage to vehicles, including flooding from a storm surge, is covered if you have purchased comprehensive coverage, also known as "other than collision" coverage, which is optional with a standard auto policy. Four out of five drivers choose to buy comprehensive coverage.

[More information about auto coverage.](#)

Q. If I make temporary repairs to my home, will I get reimbursed?



A. Yes. Do not wait until a claims adjuster arrives to make temporary repairs that will prevent further damage. Most insurance policies will reimburse you for the expense of making such reasonable and necessary repairs, up to a specified dollar amount. In fact, most policies require you to take these preventive steps. Be sure to save all the receipts from purchases related to your repairs so you can be reimbursed.

Q. The power went out during the storm and food in the refrigerator and freezer were spoiled. Is that covered?



A. Following a hurricane, some insurance companies may include food-spoilage coverage, usually for a set amount that can range from \$250 to \$500 per appliance. Check with your insurance professional.

Q. I have a percentage deductible for hurricane damage. How do I know what my out-of-pocket costs are?



A. The declarations page of your insurance policy details the exact dollar amount of your hurricane deductible. Whether a hurricane deductible applies to a claim depends on the specific “trigger”, which can vary by state and insurer and may be linked to wind speeds.

[More information about deductibles.](#)

Q. Should I file a claim if the damage is less than my deductible?



A. Yes. Sometimes there may be additional damage that becomes evident in the months following a significant storm. Filing a claim, even if the damage total is under your deductible, will protect you in the event further repairs are needed. And if your home suffers damage from more than one storm in a single season, the damage from the first storm may apply toward the deductible amount.

Q. My home was not damaged, but can I file a claim for the large tree that fell in my yard?



A. Homeowners insurance policies do not pay for removal of trees or landscaping debris that did no damage to an insured structure. If a tree hit your home, that damage is covered; if your tree fell on your neighbor’s home, his or her insurance company would pay for the damage. However, if the felled tree was poorly maintained or diseased and you took no steps to take care of it, their insurer may seek reimbursement from you for the damages.

[More information about trees and insurance.](#)

Q. My home is uninhabitable. How can I cover temporary living expenses?



A. Most homeowners and renters policies cover additional living expenses—any costs over and above your customary living expenses—when you are displaced from your home by a covered loss (such as wind damage) and need temporary shelter. The amount is generally 20 percent of the total insurance you have on your home. Some insurers pay more than 20 percent; others limit additional living expenses to an amount spent during a specific time period. Keep all your receipts to document your expenditures.

Q. If I evacuated due to the storm, are my evacuation expenses covered?



A. Generally, expenses related to evacuation are only covered if there is also damage to your property. This is because the coverage is part of the property policy.

Q. I've heard that Texas has a new law that affects prevents me from filing a lawsuit in a claims dispute. Is that true?



A. No, it is not. Texas law has strong protections for consumers, and those protections remain in place. A law that will effective Sept. 1, 2017 (HB1774) simply requires that an insurance company be given written notice of legal action before a lawsuit is filed. It does not bar any individual from having access to the courts nor does it prevent consumers from seeking legal counsel.

Q. Advertisements and social media traffic are suggesting that I need a lawyer or public adjuster. Do I need to hire someone to help me with my claim?



A. You have a right to hire outside claims help; however, be aware that it comes at a cost as public adjusters are paid a percentage of your claim and legal assistance is often charged at an hourly rate. The insurance premiums you pay include the services of a claims adjuster when it comes time to file a claim. Their job is to serve you and help you recover and rebuild—if you're not satisfied with the results, you can contact the claims manager. Every natural disaster gives insurers an opportunity to do their best for you, and that should be your expectation.

[More information about claims filing.](#)

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