

Insurance for landslides and mudflow

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Aside from the danger of flooding, heavy rainfall can also lead to mudflow, basically creating a river of mud; and landslides, which are caused by the movement of the destabilized land—due either to gradual erosion or an accumulation of water.

Don't confuse mudflows with mudslides as there are distinct differences. Mudslides occur when a mass of earth or rock moves downhill, propelled by gravity. They typically don't contain enough liquid to seep into your home, and they aren't eligible for flood insurance coverage. In fact, mudslides are not covered by any policy.

When it comes to insurance, mudflow and landslides require different types of coverage—the

Q&A below will help establish what type of coverage you may need to protect against a loss from either event.

Q. Can I get home and business insurance coverage for mudflow?

A. Yes. Mudflow is covered by [flood insurance](#), which is available from FEMA's [National Flood Insurance Program](#) (NFIP) and some private insurance companies. Like flood, however, mudflow is excluded from standard homeowners and business insurance policies—you must buy the coverage separately.

Federal flood insurance is available for homeowners, renters and business owners; policies cover overflow of inland or tidal waters and unusual and rapid accumulation or runoff of surface waters from any source. NFIP flood policies can be purchased directly from the federal government or through FEMA-authorized insurance companies and agents.

Q. Is home and business insurance coverage for landslides the same as for mudflow?

A. No. A landslide is considered an “earth movement” event so, like an earthquake, it is excluded from standard homeowners and business insurance policies. However, you can buy what's known as a “Difference in Conditions” policy (which typically offers all-in-one coverage for landslides, mudflows, earthquakes, and floods). Difference in Conditions policies are sold by surplus lines insurers; your insurance professional can help you find a surplus lines insurer that will meet your needs. You can also check the [Insurance Marketplace](#) for a contact in your state.

Q. Will an earthquake insurance policy cover my home or business for landslides as well?

A. No. Like landslides, earthquakes do involve earth movement, however a separate earthquake policy is needed for quake-caused property damage as the causes of the movement are different. Landslides are caused by erosion or water accumulation that destabilizes the land, while earthquakes are caused by seismic activity. Earthquake insurance is available from private insurance carriers for renters, homeowners and business owners. In California, it is also available from the California Earthquake Authority.

Q. Does my auto insurance policy provide coverage for mudflow and landslides?

A. Yes, provided that you bought the optional comprehensive coverage with your auto insurance policy. More than seven out of every 10 U.S. drivers choose to buy comprehensive coverage. Under comprehensive insurance, flood and earthquake-caused damage to your car will also be covered.

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