



This has been a very wet Spring and Summer. We have received numerous questions with regards to wet basements and are they covered. The answer depends on how the water damage occurred.

If the water damage occurred as a result of water backing up out of floor drains or a sump pump well, there is coverage called water/sewer backup coverage that will provide coverage for water damage that occurs. Water/sewer backup will not pay to repair or replace the sump pump that failed, only the resulting water damage that occurs. Water/sewer backup is available for purchase under most homeowners insurance policies.

If the water damage occurred as a result of a flood, there is no coverage provided by your homeowners policy. You can purchase and flood insurance that will provide coverage in the case of flood damage. However, there are coverage limitations to dwelling and personal property items located below ground level. For more information, go to Specialty Insurance and you will find Flood Insurance which provides a link to the government website on flood insurance.

If water damage is a result of water seeping through basement floors or walls, there is no coverage provided by your home insurance or flood insurance policies. Currently, there is no coverage available for this type of water loss.