

Water Damage: What's Covered; What's Not

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NEW YORK, November 18, 2009â€” Water damage is one of the most common and costly disasters affecting U.S. residences, accounting for billions of dollars in losses to homeowners and renters annually. However, consumers can protect themselves with the right amount and type of insurance coverage, according to the Insurance Information Institute (I.I.I).

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Nationally, in 2007, water damage (including frozen, burst pipes) accounted for about 22 percent of all homeowners insurance claims. The average claim was for \$5,531.

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â€œEven a small amount of water can cause serious damage to your home,â€• said Jeanne M. Salvatore, senior vice president and consumer spokesperson at the I.I.I. â€œThat is why itâ€™s important to have the right type and amount of insurance, including flood insurance.â€•

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Standard homeowners and renters insurance provides coverage for burst pipes, wind driven rain and damage resulting from ice dams on your roof. Some policies cover sewer and drain backups, but many do not; however, you can purchase a sewer backup rider to a homeowners or renters policy for approximately an additional \$50 each year, with the policy limits varying depending upon the insurer.

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Generally speaking, water that comes from the top down, such as rainfall, is covered by a standard homeowners insurance policy, while water that comes from the bottom up, such as an overflowing river, is covered by a separate flood insurance policy. Flood insurance can be purchased from the federal governmentâ€™s National Flood Insurance Program (NFIP), and from some private insurers.

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The average flood insurance policy costs \$540 a year, according to the NFIP. For homeowners, the maximum amount of coverage available from the NFIP is \$250,000 for damages to the home's structure, and \$100,000 for losses to its contents. There is a 30-day waiting period for a flood insurance policy to go into effect. For those who want coverage beyond the limits offered by an NFIP policy, excess flood insurance is available from a number of private insurance companies.

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“Properly maintaining a home is one of the best ways to prevent water damage,” said Salvatore. For instance, a homeowner can prevent water seepage by painting water-sealant around the basement, and avert a sewer backup by installing and maintaining a backwater valve which allows sewage to go out, but not come back in.

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The Institute for Business & Home Safety offers the following tips:

Inside Your Home

- **Inspect hoses and faucets.** Check hoses leading to water heaters, dishwashers, washing machines and refrigerator icemakers annually. Replace those with cracks or leaks, and replace them all every five to seven years.
- **Inspect showers and tubs.** Check the seal and caulking around showers and tubs to make sure they are watertight.
- **Shut off the water supply** to the washing machine while away on vacation, and never leave the house while the washer or dishwasher is running.
- **Know the location of the main water shut off valve in your home.** A damaged hose or a burst pipe can send water racing into your home. By knowing where this valve is located and how to shut off the main water supply, you can save yourself time and money.
- **Install an emergency pressure release valve in your plumbing system.** This will protect against the increased pressure caused by freezing pipes and can help prevent your pipes from bursting.
- **Check pipes.** Look closely for cracks and leaks and have the pipes repaired immediately.

Outside Your Home

- **Caulk and seal windows.** Preventive maintenance will guard against water seepage.
- **Inspect your roof.** Look for missing, damaged, and aging shingles. Â Â
- **Check your downspouts.** Remove debris that may have accumulated in downspouts and rain gutters. Position downspouts so that they direct water away from the house.
- **Check sprinklers and irrigations systems.** Be sure sprinklers and irrigation systems are not damaging the walls and foundations of the house; turn off and drain outside faucets to protect against frozen pipes.
- **Install gutter guards.** Gutter guards are the device used to protect the clogging of the roof gutter so that the water from the roof may flow easily and accumulation of water does not take place on the roof but away from the house.

For a related video, go to [Water Damage: Test Your Water IQ](#). Reporters who would like a DVC Pro or Beta

hard copy contact: Susan Stolov at 202-638-3400 or email washindpro@aol.com.

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