

Basic homeowner's insurance doesn't cover flooding

By Claudia Buck, Sacramento Bee

The frightening images of Japan's tsunami wiping out homes, roads and entire cities are vivid reminders that a natural disaster can strike at any time.

And whether it's an earthquake, a wildfire or flooding, being covered against severe damage to your home or business is essential.

Across the United States, flooding is the No. 1 natural disaster, according to the Federal Emergency Management Agency.

And given the region's swollen rivers and the promise of heavy runoff this spring from melting snow, now's a good time to assess how well you're protected against flooding.

A basic homeowner's or business insurance policy will cover damage caused by storms, such as a leaky roof, fallen tree limbs or broken pipes.

But a homeowner's policy typically does not cover damage due to flooding, or what's known as "rising water."

Flooding – such as a levee break, a river overflowing its banks or water from springtime snow melt – is generally defined as a temporary inundation of normally dry land. For that type of coverage, you need a separate flood policy, which is provided by the federal government's National Flood Insurance Program and purchased through a local insurance agent.

"The distinction is that homeowner's insurance covers water falling from the sky; flood insurance covers water rising from

the ground," said Tully Lehman, spokesman for the nonprofit Insurance Information Network of California.

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