

FLOOD INSURANCE ON MINDS OF MANY

By [Phillip Molnar](#) | midnight Jan. 7, 2016 | Updated, 8:04 a.m.

During the worst of Tuesday's rainstorm, as roads were closing and flood rescue calls went out to emergency services, a San Diego man called insurance agent Tracy Webster. It was 4:45 p.m. and Webster, owner of Webster Insurance in North Park, said his potential client wanted an instant policy. "He was screaming, 'Can you sell me (flood insurance) right now?'" Webster said. "We said, 'We're sorry, but you can't buy it during a torrential downpour.'"

You can buy flood insurance at any time, but it typically takes up to 30 days for coverage to start. Several government agencies and insurance providers began warning consumers as early as this summer - especially because standard home insurance plans do not cover floods. Local insurance agents say they have been receiving more calls the past week and a half for flood insurance, before and during major rainstorms, an indicator of what El Niño could bring for San Diego County.

In general, water falling from the sky would be covered by home insurance policies. Water that comes from the bottom up, such as an overflowing lake, would only be covered by flood insurance. "Once it hits the ground is kind of when homeowners insurance coverage stops," said Brad Sund, a Mission Hills State Farm agent. The Insurance Information Institute, an industry group based in New York, says wind-driven rain that blows through a window or roof would be covered by homeowners insurance. But, it might be a tough sell if that roof or window was old and needed to be replaced a few decades ago.

"If you just haven't done any maintenance and you already had leaks in your roof, that wouldn't be covered," said Janet Ruiz, the California representative for the institute. "But if a storm comes through and blows shingles off, or causes the roof to leak, that's a (homeowners) claim."

But none of that matters if a nearby stream overflows and floods your property - unless you have flood insurance. What is covered under flood insurance can also get tricky. Pretty much anything you can think of inside a home - curtains, air conditioners, refrigerators - is covered by flood insurance, but there are a few notable exceptions.

Any currency, precious metals or valuable papers are not covered, says the Federal Emergency Management Agency. The policy will not pay for moisture, mildew or mold that could have been avoided by the property owner. Cars and anything else outside the insured building are not covered. Unlike home insurance, flood insurance will not pay for temporary housing.

Mudslides caused by rain on normally dry land are covered under flood insurance but landslides, or anything to do with earth movement, are not, said Madison Voss of the California Department of Insurance. "Basically, if it weren't for all the rains, it wouldn't have moved," she said Wednesday regarding mudslides. Landslides are another issue. If the earth actually shifts, or part of the land breaks off from the surface, that would not be covered, she said. Voss said insurance companies often bring in specialists to determine if damage was caused by earth movement or not.

She said if homeowners live in a FEMA-designated flood plain, they are required to get flood insurance if they have a federally backed loan, such as a mortgage. If the home is paid off, flood insurance is not required. FEMA's National Flood Insurance Program said from 2010 to 2014, the average residential flood claim was more than \$39,000. The average flood insurance policy premium was around \$700 a year, its website said.

Using FEMA's online one-step flood risk profile, users can get an estimate of how much it would cost to get flood insurance for the contents of their home or the building and contents. FEMA calculates the cost based on risk, using its own maps, so some rates are significantly cheaper than others based on risk.