

Property Damage Attorney Discusses What Flood Insurance Covers and Does Not Cover

JENKINTOWN, PENNSYLVANIA, UNITED STATES, June 15, 2018 /EINPresswire.com/ -- We are finally about to hit our summer months. As a homeowner, you need to be mindful of potential property damage claims associated with this time of year. Specifically, floods are a major concern. A flood can quickly destroy an entire home and you should be proactive in seeking flood insurance to protect you and offer you the outlet to file water damage claims with your homeowner's insurance. This is why having a [property damage attorney](#) could help.



Flood insurance is the only insurance that will indemnify you for flooding that is caused by weather and other external forces. Homeowners' insurance on its own will not. Typically, these policies under the National Flood Insurance Program (NFIP) do not kick in until 30 days after purchase, so as a homeowner you should buy sooner rather than later.



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Marc Weinberg, Partner

Unfortunately, flood insurance is not full proof. According to the NFIP, this is a brief overview of what is and is not covered in a homeowners' claim for water damage when they have flood insurance as a part of their policy.

What is covered?

Essential systems in the home:

-Every home is made up of a variety of systems that provide us with water, electric, sewage, heat, air conditioning, and much more. All of these systems are protected and insured in the event that a flood damages them or causes them to become inoperable.

Appliances:

-In your home, appliances can be accounted for some of the most expensive aspects alone. Flood insurance will cover refrigerators, stoves, dishwashers, washing machines and dryers, freezers, and even portable window air conditioners.

Carpeting and windows:

-Permanently installed carpet overtop of unfinished floors or any type of hardwood should be covered by your policy. Window blinds and curtains should also be covered.

Foundation walls and attached staircases:

-The only exclusion under these coverages is for any loss that is caused by earth movement, even the earth movement is caused by a flood. Any other damage resulting directly from flooding will be covered.

Detached garages:

-As the policyholder, you can distribute 10 percent of your total building coverage to detached garages.

Personal property:

-Coverage under personal property can include clothing, electronic equipment, and furniture so long as they are not stored in the basement.

Specific Valuables:

-Certain personal property will carry a higher monetary value and will be protected. Most policies allow for up to \$2,500 value in coverage for items such as artwork and furs.

What is not covered?

Based on the previous list of what is covered, you would think that when filing a homeowners'

insurance claim for water damage that everything would be covered and there would not be any speed bumps in the path to recovery. Unfortunately, flood insurance is full of eligibility requirements and exclusions. Flood insurance also contains a cap in coverage of \$250,000 per building and \$100,000 for its contents (this is only the maximum, you can attain policies with lower limits). Additionally, flood insurance has separate deductibles for dwelling versus contents of the dwelling. Flood insurance exclusions and exceptions can be confusing so it is important to speak with an educated attorney who has experience with personal property damage law to ensure a full recovery after a flood.

How can you get flood insurance?

The Program of National Flood Insurance Program is a great source for providing flood insurance through numerous private insurance companies. Your local agent, who provides homeowners coverage will be able to assist you in finding the policy that is right for you.

FEMA also provides certain programs for high-risk areas that allow homeowners to pay set premiums that provides protection when there is a flood. FEMA provides an interactive map that will allow you to see a flood map of your area and average premiums for flood insurance in your area.

If you are in a high-risk area, your premium will likely be higher due to the increased risk of flood damage. There are many variables that will be considered when determining your premium that include: age of home, location of home and its proximity to water, house elevation, and that value of the home.

[Marc Weinberg, Lawyer, of Jenkintown](#) and Ken Saffren, Attorney are named partners at Saffren & Weinberg which is located in Jenkintown, PA. The team works tirelessly to help improve the situations and lives of victims that have been involved in auto accidents and suffered personal injuries. The firm is known as "The People's Voice In Court" and they make themselves available via email on the website or by phone 215-576-0100. They provide a no-charge, complimentary case review and are more than happy to answer any questions that you may have.

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