Floridians Need to Understand the Difference Between Storm-Related Water Damage and Flood Damage

CORAL SPRINGS, FLORIDA, UNITED STATES, September 9, 2022 /EINPresswire.com/ -- Although the hurricane season began in June, the height of the Florida hurricane season is September and October. Homeowners need to understand hurricanes and the kind of damage they can cause to a home or business.

"Looking back a few years to 2017, Hurricane Irma brought heavy rains and wind. That led to storm surges, flooding, power outages, fallen trees, structural damage, and more," states Lee Anderson, owner of Aftermath Adjusters & Consulting, LLC. "Florida homeowners often experience water damage and flood damage after a hurricane like Irma. Most assume that these damages are the same thing, but that is not true. Sure, both types involve water, but how the water got into the home determines if the damage is covered and by which insurance policy."

> Having more than one claim to file makes this scenario even more difficult," states Anderson. "That's why homeowners turn to a public adjuster."
>
> *J. Lee Anderson*

It's important for home and business owners in Florida to understand the different types of hurricane damage and the policies that cover those damages.

What is Storm-Related Water Damage?
Water damage is the number one claim made by home and business owners. Water damage most often happens one of three ways:

- Plumbing failures: Includes broken pipes, overflowing sinks and tubs, and broken toilets
- Appliance failures: Includes leaky washing machines, dishwashers, and hot water heaters
- Water line failures: Includes breaks in an air conditioner condensation line and ice maker

water line

If water damage from one of these events was a sudden occurrence rather than a gradual issue caused by lack of maintenance, a homeowner's insurance typically covers the damage.

Storm-related water damage is a sudden occurrence, but the cause is a storm rather than something within the home. In most cases, storm-related water damage is due to a hole in the roof, window, or structure caused by wind or lightning. Most policies cover this type of damage.

"There is a rule of thumb to help homeowners understand if they have storm-related water damage," states Anderson. "Did the water hit the home before it hit the ground? If so, then it is storm-related damage. If not, it may be flood damage, instead."

What is Flood Damage?
Flood damage occurs when water enters a home or business due to:

- Excess runoff
- Overflow of a body of water such as a lake, pond, or river
- Storm surge from the ocean, gulf, or tidal waters
- Collapse of land along the shore

Damage from this type of water event is not covered unless a homeowner has taken out flood coverage through the Federal Emergency Management Agency (FEMA).

"Unfortunately, when a hurricane strikes Florida, homeowners can get hit with storm-related damage as well as flooding. The only way to get compensated for both types of damage is to have both a homeowners' policy and a FEMA Flood policy," says Anderson.

Even though a single hurricane caused the problems, the homeowner will need to file two separate claims. That's where the help of a public adjuster comes in.

How Can a Public Adjuster Help?
Filing an insurance claim takes a lot of time and energy. Doing it right - so that an insurance company accepts the claim and makes a full payout - requires a homeowner to provide the right paperwork in the right way at the right time. When a large-scale event occurs, like a hurricane, the process becomes even more difficult because so many homeowners file at once and insurance companies become overwhelmed with the volume of calls.

"Having more than one claim to file makes this scenario even more difficult," states Anderson. "That's why homeowners turn to a public adjuster."

A public adjuster can help homeowners with all the details of their claim. They act as the go-between between a homeowner and their insurance company, working to help homeowners get the best possible settlement. “Working with a public adjuster allows the homeowner to feel peace of mind and get back to the business of living life.”

About Aftermath Adjusters & Consulting
Aftermath Adjusters & Consulting, LLC a public adjuster firm with 50+ combined years of experience who advocate for homeowners when negotiating and appraising an insurance claim. Public Adjusters are licensed and trained insurance claims adjusters who work with claims from the initial inspection, gathering and providing the insurance company the documents needed to fully investigate a claim, preparing a professional estimate, negotiating the claim, and meeting at all on-site inspections. Aftermath Adjusters & Consulting has experience with hurricanes, floods, fires, mold, cast iron pipes, roof leaks, and other natural disasters that can cause significant damage to a home.

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