

## **Q&A - Property Losses Due to Flooding and Wind Driven Rain**

**Q. Will my homeowner policy cover losses due to flooding or ground water?**

**A. No. However, Federal flood insurance does cover losses due to flooding, but there is a 30 day waiting period for coverage to become effective after purchase.**

**Q. The interior of my home, including furniture and flooring, has been damaged by rain from the storm. Is that covered by my homeowner policy?**

**A. Maybe. Damage to property in your home caused by rain or wind blown water is covered under a homeowner's policy IF the damage is the direct result of an opening in the roof or wall of the home that was caused by wind. Damage caused by rain or wind driven water entering your home through a window left open by you is not covered.**

**Q. Is my boat, that is parked on a trailer in my yard, covered by my homeowner policy?**

**A. Wind or hail damage to all types of watercraft of less than 26 feet, their trailers, furnishings equipment and outboard motors is not covered against wind or hail damage unless the damage occurs while the equipment is inside a fully enclosed building.**

**Q. What is covered by my flood insurance policy, and what is not?**

**A. Federal flood insurance does not cover rain entering through wind-damaged windows, doors, or a hole in the wall or roof that results in standing water or puddles inside your home. This type of damage is considered wind storm**

**damage and may be covered by your homeowner policy, not your flood insurance policy. Federal flood insurance covers damage caused by flooding typically caused by storm surge, wave wash, tidal waves, mud flows or the overflow of any body of water above normal cyclical levels.**

Find out more and look for updates at [www.nh.gov/insurance](http://www.nh.gov/insurance) or  
Call us toll free at 1-800-852-3416

For information on Federal Flood Insurance visit the National Flood Insurance Web site  
at [www.floodsmart.gov](http://www.floodsmart.gov), or call toll free at 1-888-379-9531 or 1-800-611-6122