

Water vs. Wind Damage: When Is It Covered Under an Insurance Policy?

Water Damage:

A homeowner's policy typically covers damage caused by water, but with very specific exceptions. It generally does not cover damage from water coming into the home from the ground, but rather water damage that comes into the home from another source, such as a leaking roof or from a burst pipe.

Water coming into a home from the ground is called flooding and is not covered by a typical homeowner's policy. A separate flood policy must be purchased to cover this peril. It would include water that seeps into the home from a heavy rainfall or as the result of a lake, ocean or river overflowing onto the property.

However, flood is a covered peril in most auto insurance policies where comprehensive coverage has been purchased.

Wind Damage:

Yes, wind damage is covered by the most popular and comprehensive form of homeowner's insurance called an HO-3 policy. It will insure the home and personal property of the policyholder against a number of perils. Some examples include fire, lightning, theft, windstorm or hail. Wind damage may include such things as a fallen tree, which damages a roof or windows of a home.

Although windstorm coverage is included in an HO-3 policy, Florida law requires insurers to provide policyholders with the option to exclude coverage for windstorm in specified situations. If a policyholder excludes this coverage, they will not be covered for wind damage.

Alternatively, some policyholders may also opt to purchase a separate policy that provides coverage only for the peril of windstorm damage. This policy would not cover any other perils that would affect the home or property.

This general coverage description is intended only as a guide. Please refer to the provisions of your insurance policy for additional information.