



## SOUTH FLORIDA INSURANCE BRIEFING

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### WATER DAMAGE SHOULD BE INSURED IN THREE DIFFERENT WAYS

In Florida, water damage is one of the most common losses affecting residential and commercial properties. The way in which the water enters the property determines which type of insurance will cover the claim. If you do not have all three, you are exposed to major losses.

**Wind-driven Rain:** During a storm, wind can force water through the edges of windows and doors. Some policies cover Windstorm but do not cover rainwater unless the building exterior or windows are damaged. Apartments with large Lanai terraces or on top floors of buildings are particularly exposed.

**Rising water:** Flooding from rising waters is excluded under Homeowners and Commercial Property policies. The property owner must have a separate Flood Insurance Policy. During heavy rains, water can come into a building or property by rising from a flooded street or terrace, but it can also come through the rainwater drainage even if the street outside the property is not flooded. The flood may occur at the pumping station or drainage area away from the property which becomes saturated. Both situations are covered by Flood Insurance, so property owners in lower-risk zones should still have flood policies.

**Water Backup:** When a drain inside a building is obstructed, water may back up and damage floors, walls and contents. This is a very common occurrence in condominiums and can cause damage in the owner's unit and possible liability for damage to units below. Many standard policies in Florida now exclude this peril and a diligent insurance agency must seek to include the coverage.

Another less-known but important option available to property owners is [Private Flood Insurance](#), which can cover Loss of Use and Business Interruption, unlike common NFIP (FEMA) policies.

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