Insurance Department

Frequently Asked Questions About Flood Insurance

Utah is a desert state with low yearly rainfall amounts. However, burn scars from recent wildfires significantly increase local flooding risks, as charred soil cannot absorb water and creates a high potential for flash flooding and post-fire mudflows.

Use this guide to understand flood insurance, how to get it, and who to contact if you have questions about your policy.

1. Does my standard homeowners insurance cover flood damage?

No. Many homeowners do not realize that basic homeowners and renters insurance policies do not cover losses due to flooding. If your home or belongings are damaged by a flood or post-wildfire mudflow, your standard policy will not cover the loss. Flood insurance must be purchased as a separate policy.

2. Where do I get flood insurance?

While there are some private insurance companies that write private flood insurance policies in Utah, the vast majority of flood policies are federally backed. These federal policies are administered by the Federal Emergency Management Agency (FEMA) through the **National Flood Insurance Program (NFIP)**.

The insurance agent who writes your homeowners or other insurance policies may also be able to write your flood insurance policy.

If your agent does not write flood insurance, you can find one or get a quote using these methods:

- **Get a Direct Quote:** Obtain a quote directly from the NFIP at https://www.floodsmart.gov/policy-quote/. Using basic information about your property, you can complete the quote, and the NFIP will help connect you with an agent to finalize your policy.
- **Find a Local Provider:** Search for participating insurance providers at https://www.floodsmart.gov/get-insured/flood-insurance-provider.

3. How is a "flood" defined for coverage under an NFIP policy?

Under the NFIP, a "flood" is officially defined as a general and temporary condition where normally dry land is partially or completely inundated by the overflow of inland or tidal waters, unusual and rapid runoff of surface waters, post-wildfire mudflows, or flood-related land subsidence. To qualify for coverage under this definition, the inundation must meet the "two-acre or two-property rule," meaning the excess surface water or liquid mud must affect either two or more acres of normally dry land or two or more distinct properties (at least one of which is your insured property).

Mudflow vs. Mudslide: An NFIP policy covers mudflow (liquid mud propelled by water). It explicitly excludes landslides, slope failures, or dry soil collapses.

Crucial Distinction: Mudflow vs. Mudslide

- **Mudflow:** A river of liquid, flowing mud caused by flooding. Covered by federal flood insurance (NFIP).
- **Mudslide:** Solid earth, rock, or dry soil collapsing down a slope. Excluded by standard homeowners insurance and NFIP flood insurance. Coverage can be included through a difference in conditions (DIC) policy.

External vs. Internal Sources: The water must come from an outside source. Water damage caused by internal issues — like a burst pipe, broken water heater, or overflowing sink — is excluded from flood coverage (though it may be covered by a standard home insurance policy).

Sewer and Drain Backups: Damage from backed-up sewers or drains is only covered by the NFIP if the backup was directly caused by an active surface flood in the area.

4. What does an NFIP policy cover?

NFIP policies offer two main types of coverage:

- **Building Property Coverage:** Pays to repair or replace the physical structure of your home and its foundation, electrical and plumbing systems, central air, furnaces, and water heaters.
- **Personal Property Coverage:** Pays for the contents inside the home, such as clothing, furniture, electronics, and certain appliances.

To view detailed guidance on what is covered, visit https://www.floodsmart.gov/get-insured/buy-a-policy.

5. If I buy a policy today, am I covered tomorrow?

Typically no, but post-wildfire exceptions may apply to NFIP policies.

- **Standard Rule:** Standard flood insurance policies usually have a 30-day waiting period before coverage takes effect.
- **Post-Wildfire Exception:** Because post-wildfire flooding and mudflows can occur rapidly on burn scars, FEMA offers a Post-Wildfire Exception on NFIP policies only. The 30-day waiting period may be reduced (often to a 1-day waiting period) if:
  1. The insured property is privately owned;
  2. The flooding/mudflow is caused or exacerbated by post-wildfire conditions originating on federal land; and
  3. The policy is purchased on or before the fire containment date, or within 60 calendar days following the fire containment date.

If you live in or near a burn scar area, you should act immediately.

6. What are the specific rules and limitations for basement coverage?

NFIP coverage in basements is limited. The NFIP defines a basement as any area of a building (including sunken rooms or lower levels of split-level homes) with a floor that is below ground level on all sides.

Covered:

- **Essential Building Systems & Structural Elements:** Central air conditioners, furnaces, water heaters, heat pumps, fuel/well tanks, sump pumps, electrical breaker boxes, foundation elements, stairways, and unpainted/untaped drywall for walls and ceilings.
- **Select Appliances (Under Personal Property Coverage):** Clothes washers, clothes dryers, and food freezers (along with the food inside them), provided they are connected to power.

Not Covered:

- **Finished Improvements:** Finished drywall, paint, wallpaper, paneling, finished flooring (carpeting, tile, hardwood), or built-in cabinets.
- **Personal Belongings:** Furniture (couches, tables), televisions, computers, clothing, artwork, or personal keepsakes stored or used in the basement.

7. Who do I contact for help with an existing NFIP claim or federal questions?

Because most flood policies are federally backed, your primary contacts for federal policy questions, claims assistance, and disputes are FEMA and the NFIP:

- For policies purchased **directly from the NFIP**: Call 1-800-638-6620.
- For policies purchased **through a private insurance agent:** Contact your agent or insurance company directly.

8. Are there alternatives to the NFIP for homeowners?

Yes. In addition to insurers writing private flood policies and the NFIP policies, there are policies known as **difference in conditions (DIC) policies**. These provide catastrophe coverages not normally included in a basic homeowners policy, such as earthquake, flood, and mudslide coverages. DIC policies are offered through many licensed insurance producers. As always, it is important to understand the policy and the specific coverage it affords by reviewing a sample policy prior to purchase because coverages, definitions, and requirements vary.