



State of Utah
GARY R. HERBERT
Governor
SPENCER COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

For Immediate Release

April 17, 2014

Contact: Jilene Whitby

801-538-3803

jwhitby@utah.gov

Are you Covered For a Natural Disaster?

Utah Insurance Commissioner Todd E. Kiser asks, “Is your home and business adequately insured in case our state is affected by a natural disaster? Our mountains provide us some protection against the elements,” he noted, “but we are vulnerable to floods, mud flows, rock slides, and earth movement.”

According to the Federal Emergency Management Association (FEMA), floods are the number 1 natural disaster in the United States. In fact, nearly 25% of all National Flood Insurance Program claims are for property *outside* high-risk flood areas.

Last year in April and May, St. George and other parts of southern Utah received record rainfalls causing flash flooding. Again in September severe rain storms caused flash flooding throughout the state including Alpine, Centerville, Cedar City, St. George, and spots in between. In addition to rain, fire damage to hillside vegetation resulted in mudslides causing property damage to homes and businesses in Alpine.

Flooding is not the only disaster we need to be concerned about. Seismologists warn that we are past due for an earthquake. It is not “if” but “when” one will hit. Mudflows and falling rocks have been additional disasters recently highlighted in the news.

“You should be aware,” said Commissioner Kiser, “that homeowner, business and renter’s policies cover fire and windstorm, not damage resulting from falling rocks, flooding, earthquake and mudflows. In fact, coverage for these catastrophes is specifically excluded. Never assume you are covered for a risk without first checking the coverages and exclusions listed in your policy.”

To check into the cost of a flood policy you should contact your agent, insurance company or go on-line to the National Flood Insurance Program ([NFIP](#)) to map your flood risk and get an idea of the premium. You can also find an agent near you that sells this coverage. Just be aware that once purchased there is a **30 day waiting period before the policy takes effect**. Similarly, an earthquake policy will have a **10-30 day waiting period before it takes effect**.

We suggest you review your coverage annually with your insurance agent. Changes in circumstances, property values, remodels, additions to property, and other pertinent factors, may warrant changes in your policy. Be sure you are properly covered.

If you have questions after talking with your agent or insurance company call the Utah Insurance

Please note: Agency hours are 8am-5pm, Monday-Friday.

Department's Property and Casualty Division at (801)538-3035 and talk with one of our specialists.

For more information about coverage normally excluded from a homeowner or business policy, click on the following links:

- The National Flood Insurance Program at www.floodsmart.gov.
- Earthquakes information at <https://insurance.utah.gov/auto-home/home/earthquake.php>.
- Mud and rock slide coverage, <https://insurance.utah.gov/auto-home/home/dic.php>.

0 0 0