

Prepare for Flood, Mudslide or Other Insurance Claims Related to Wildfire

Fire is bad enough, but the risks continue even after the flames are put out. Large-scale wildfires can change the terrain of a region, charring the vegetation and destabilizing the soil, which significantly ups the risk of flooding and mudslides. Here's what you need to do to protect your home with insurance.

Flood and Mudflow Damage:

- Know that flood damage is NOT covered by most homeowners policies. To be covered in case of a flood, you must purchase separate flood insurance prior to the flood itself.
- Consider purchasing flood insurance early. Check with your current insurance provider to see if they offer flood insurance as an add-on. You can also purchase and learn more about affordable flood insurance through the National Flood Insurance Program at [floodsmart.gov](https://www.floodsmart.gov). Note that it may take 30 days from date of purchase for the policy to go into effect.
- Remember that an elevated risk of flooding can remain up to five years after a wildfire. Keep track of your renewal date to make sure your policy does not accidentally lapse.
- Note that a mudflow (in which a river of mud moves downhill) is usually covered by flood insurance instead of homeowners insurance.

Mudslide Damage:

- A mudslide is typically classified as “earth movement” and is not covered by most homeowners policies. However, if a mudslide was caused by a wildfire, the resulting damage may be covered.
- If your house is damaged by a mudslide, first file a claim with your homeowners insurance provider and flood insurance provider.
 - If your claim is denied, ask for a written explanation. Depending on the amount of damage, you may wish to consult with an insurance coverage attorney to assist you in any dispute with the insurer. You may also file a “Request for Assistance” form with the California Department of Insurance (DOI).
- If your homeowners policy doesn't cover the damages, check whether a Local Assistance Center (LAC) in your area can help with special assistance programs. In a declared state of emergency, you may be able to get help from the Federal Emergency Management Agency (FEMA) or obtain low-interest loans from the Small Business Administration (SBA).

Sources: “Coverage for Flood, Mudflow, Mudslide, Debris Flow, Landslide, or other Similar Event After a Wildfire,” California Department of Insurance; “Flood After Fire Fact Sheet,” FEMA