

Does homeowners insurance cover water damage?



Waking up to a flood in your basement due to a faulty water heater is anything but pleasant – especially after you realize your floor is damaged. One of the first questions you’ll likely ask yourself is, does my homeowners insurance cover water damage?

In this scenario, your standard homeowners insurance policy will cover the costs associated with the damage and an agent can help you start the process of filing a water damage insurance claim. However, not all types of water damage are covered.

Under most standard home insurance policies, if water damage occurs suddenly or accidentally from a source inside your home, such as a busted pipe, it will likely be covered by your homeowners insurance. If the water comes from outside your home, it will not be covered by your standard policy. However, you can seek special protection from flood-related damages with flood insurance, which is a separate policy that can make a smart addition to your existing home coverage.

Types of water damage not covered by homeowners insurance

Whether your homeowners insurance covers water damage depends on the source of the water that caused the damage. Here are three instances in which your homeowners policy will not provide coverage:

1. **Maintenance problems that have not been attended to.** For example, your homeowners insurance will likely not cover water damage that is the result of a faulty sink that has been leaking for several months.
2. **Repair or replacement of the actual source of the water damage.** If your washing machine caused water damage to the floor of your laundry room, your homeowners insurance will not cover the costs to repair or replace the machine. However, it will typically cover the costs to repair your floors.
3. **Issues resulting from a flood.** Flood damage will not be covered by your homeowners insurance policy and will require separate [flood insurance coverage](#).

Preventing water damage

Even if the damage is covered, it’s still easier to not have any water damage at all. The following tips can help prevent water damage in your home:

- Inspect, clear, and replace hoses going to and from washing machines, dishwashers, water heaters, and refrigerators.
 - Be careful to ensure water supply lines are clear and open. If they run under other objects, make sure they are not crimped or pinched.
- Drain water heaters twice a year to prevent sediment buildup.

- Prevent frozen and burst pipes by keeping them warm and insulated. Run a trickle of water through any pipes that run to the outdoors.
- Consider a [Smarthome water leak sensor](#). Other smart options for your home include [Wi-fi connected thermostats](#) that prevent your home from becoming cold enough for pipes to freeze, even if you aren't home.

For more tips on protecting pipes in the winter, read these articles on [winterizing your home](#) and [preventing frozen pipes](#).

Water damage vs. flood damage: an important distinction

It's important to keep in mind that water damage and flood damage are two different things. Distinguishing the two can be confusing, which is why it's a good idea to read your insurance policy closely, or seek help from your agent. The primary difference is that with a flood, the water comes from a natural source. So if you live in an area near a large body of water that could potentially overflow, or if your neighborhood is prone to extremely heavy rain, flood insurance may be a good idea.

What is a flood?

National Flood Insurance Program has established a legal definition for a flood as follows: A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow.

To learn more about homeowners insurance to protect your house and your belongings, take a look at our [homeowners coverage page](#).

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