

ABOUT MERLIN LAW GROUP:

Merlin Law Group has been dedicated to fighting for policyholders and litigating their insurance claims for over 35 years. We have represented individual homeowners, commercial enterprises, condominium associations, and large municipalities. Our firm has successfully recovered billions in damages for our clients. Having a dedicated trial team, financial resources to fight insurance companies, and attorneys nationwide sets us apart as The Policyholder's Advocate™.



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WATER DAMAGE FROM RAIN...
ARE YOU COVERED?



DOES MY INSURANCE COVER WATER DAMAGE FROM RAIN?

Water damage comes in many ways. When it comes to water damage from rain, most homeowners insurance policies will if the rain enters the property due to a covered peril. The main factor determining coverage is how the rain entered your home and what kind of damage it caused.

If your home is left exposed from hurricane damage, hail, wind, or another covered peril type, a standard homeowners insurance policy typically provides coverage due to there being an extreme weather condition responsible. If there happens to be damage from a flooding, subsequent water damage from rain may not be covered because most standard homeowners insurance policies do not name flooding as a covered peril. In this instance, you would need a supplemental flood insurance policy to obtain coverage.

EXAMPLES OF COVERED RAIN DAMAGE

Wind-Driven Rain - Oftentimes with hurricanes or tornados, high winds can cause rain to travel directly into your home if there is any exposure. This wind-driven rain can damage your home's structure and the personal property items inside. A standard homeowners insurance policy will protect you in this case, unless your home floods due to heavy rain.

Rain, Snow, And Ice Dams - The weight of rain, snow, and ice dams can lead to serious problems for your home's roof. In the case of an ice dam causing your roof to collapse and then rain enters through the exposure, your homeowners insurance policy should cover the damage to your structure and personal property.

Mold - If rain is able to enter into your home and is not treated in time, it could lead to mold developing. If the rain entered the home through a covered peril, your homeowners insurance policy may cover the cost to remove the mold. If the mold is a result of negligence (i.e. failing to fix a leaky roof), the damage will not be covered.

Vandalism - Most standard homeowners insurance policies include coverage for damage from vandalism. If your window or door is broken during a robbery and rain gets into that opening and damages your personal property, your policy will typically provide coverage. If your property has been vacant for 60 days or more, there will most likely not be any coverage unless you have an endorsement on your policy for a vacant home.

EXAMPLES OF NON-COVERED RAIN DAMAGE

Rain Leading To Flood Or Storm Surge - Flooding is not covered under most standard homeowners insurance policies.

If heavy rainfall leads to flooding in your home, the water damage will most likely not be covered. Policyholders will need to obtain a separate flood insurance policy to make sure they are covered from heavy rains leading to flooding.

Rain Entering Through Damaged Structure - If the rain that causes water damage enters your property through a structure component that is leaky or damaged, your insurance policy will likely not provide coverage. Poorly maintained homes are more vulnerable to damage, but insurers do not cover damage caused by neglect. We recommend you ensure your property's structure is sound and that you identify and repair any weak points that could be exposed to rainwater.

Rain Damage That Happens Over Time - Rain damage that develops over time will not be covered under a standard homeowners insurance policy. This type of rain damage is not sudden or accidental, in fact it is often the result of neglect. Rainwater left unaddressed over time could lead to mold or other types of damage to your home's structure or personal property. Insurers will look to hold you responsible if rain damage is from an issue that should have been fixed beforehand.