

# Wind Damage vs Water Damage: What You Need To Know When Filing A Claim

---

Natural disasters such as hurricanes, tropical storms, and nor'easters can cause wind and flood damage to your property. Your National Flood Insurance Program (NFIP) policy, as well as your homeowners or commercial property insurance, should work together to cover any sustained damage. You will likely need to file insurance claims with both entities and work with multiple adjusters.

## Distinguishing the Cause of Damage

Your flood insurance policy only covers physical damage directly caused by a flood. Federal flood insurance covers damage caused by water entering your home from the ground up because of storm surge, heavy rainfall, or the overflow of a body of water, such as a lake or river. Other policies, such as homeowners policies, do not cover water damage from flooding but may cover damage from other perils, such as wind-driven rain or fire.

If a river overflows or rain causes flash flooding that enters your home, this is considered a **direct result of flooding** and would likely be covered under your flood insurance policy. However, if rain is propelled into a covered structure by wind, that is considered **wind-driven rain** and is not covered under your flood insurance policy. The same is true if your roof is damaged and water enters through the ceiling. That is **water damage as a result of wind damage** and is not covered under your flood insurance policy.

## Reporting Flood Damage

Taking quick action will put you back in control of your home and your life.

### Step 1: Contact Your Agent

Your flood insurance policy requires you to give prompt written notice of your loss. To start the process, you should contact your flood insurance agent or your flood insurance company directly. When making the claim, you will likely need to provide the name of your insurance company, policy number and contact information.



**FEMA**

## Step 2: Separate Your Property

Your flood insurance policy requires you to separate damaged property from undamaged property. Take photographs and videos of the damaged property, including items you plan to discard. After recording the damage, immediately throw away flooded content and materials, such as perishable food items, clothing, pillows, etc., that could pose health risks and collect mold.

Take measures to preserve and protect undamaged property, but do not sign an agreement or contract for cleaning, remediation, or maintenance services before consulting with your flood adjuster or flood insurer to ensure that the services are covered. In most situations, you are allowed to mitigate further damage to your property, such as tarping, but you cannot repair damage prior to the adjuster's visit.

NFIP policyholders are responsible for minimizing the growth and spread of mold as much as possible after a flood. Both flood and property insurance policies do not cover mold damage if a policyholder fails to take action to prevent the growth and spread of mold.

## Step 3: Record Damage

Take photographs of or video all damage inside and outside your home. As you assess your property, make a list of any structural damage you want to point out to the insurance adjuster(s). If you purchased flood insurance Contents Coverage, which is separate from flood and property insurance, you should also make a list of your damaged property for your adjuster. Be sure to include:

- The quantity and description of each item
- Any brand name(s)
- Where the item was purchased
- The cost, model, and serial number (if appropriate)
- Location of the item in your building
- Your estimate of the loss amount

## Step 4: Work With Your Adjuster(s)

Your adjuster will contact you after receiving your notice of loss to set a time for a property visit. During the initial visit, they will take measurements and photos to document flood damage. You may want to ask if you are eligible for a remove visit or advance payment.

After the inspection, you will be provided contact information and the adjuster will let you know if additional visits are needed. Your adjusters may need to consult with each other and additional claims personnel during the settlement of your claims. The adjuster then uses the information collected during the visit(s)—and the documentation you have provided—to complete a detailed estimate of damage. You will receive a copy of the estimate, which may help inform solicitation of bids for repair work from licensed professional contractors.

*Beware of scammers. When an adjuster visits your home, you should not be asked to provide confidential information, such as your social security number or bank account numbers. For more information, review [“Who’s Knocking At Your Door?”](#)*

Talk to your flood insurance agent about what’s covered under your policy and how the NFIP can help you recover. For additional support filing your claim, contact FEMA Mapping and Insurance eXchange (FMIX) at **FEMA-FMIX@fema.dhs.gov** or by calling **877-336-2627**.