

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

C.L. "BUTCH" OTTER  
Governor

700 West State Street, 3rd Floor  
P.O. Box 83720  
Boise, Idaho 83720-0043  
Phone (208)334-4250  
FAX # (208)334-4398

WILLIAM W. DEAL  
Director

**NEWS RELEASE**

**FOR IMMEDIATE RELEASE**  
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**CONTACT:** Tricia Carney  
208-334-4312  
[tricia.carney@doi.idaho.gov](mailto:tricia.carney@doi.idaho.gov)  
Cell 208-850-2342

**BASIC HOME INSURANCE DOES NOT COVER FLOOD DAMAGE**

*What consumers need to know before flood waters rise*

BOISE ID (March 30, 2011) – Almost every year, winter runoff mixed with rain causes flooding of Idaho's rivers. Earlier this month, residents watched as water in the Weiser River rose to dangerous levels. The Idaho Department of Insurance urges all consumers to take stock of their belongings and their insurance policies to make sure they are prepared in case the waters start to rise in their neighborhood.

Department Director Bill Deal says, "Flood, defined in insurance terms, is an excess of water or mud on normally dry land. Floods are not covered by a typical homeowners or renter's policy. Additionally, mold caused by flooding is generally not covered."

The National Flood Insurance Program (NFIP) offers flood insurance policies for homeowners or renters in communities that participate in the federal program. Coverage begins 30 days following the purchase of a flood insurance policy.

Before a disaster strikes, Idahoans should develop an emergency plan including documenting personal belongings by building a home inventory. A home inventory is important in determining the types and level of coverage needed, and after a major loss, can be helpful when filing a claim.

Flood insurance is only sold by licensed insurance agents. Consumers should contact the Department of Insurance before signing an application or paying for coverage to confirm that the agent and company they are doing business with are licensed to sell flood insurance in Idaho.

Consumers are encouraged to contact the Department with questions about flood insurance or other insurance-related questions by calling 334-4250 in the Boise area, 800-721-3272 toll-free statewide, or by visiting the website, [www.doi.idaho.gov](http://www.doi.idaho.gov).

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