

For further information contact:  
Professional Insurance Agents of Wisconsin  
6401 Odana Road  
Madison, WI 53179  
ATTN: Ron Von Haden  
Phone: (800) 261-7429  
[www.piaaw.org](http://www.piaaw.org)

**FOR IMMEDIATE RELEASE**

**Mold, Floods, & Sewer Backups: When Aren't They Covered by Insurance?**

*The Professional Insurance Agents of Wisconsin provide you with information about homeowners insurance exclusions.*

MADISON, Wisconsin (March 3, 2008) – As winter snow and ice begins to melt and spring storms bring heavy rains, flooding can occur, even in low risk areas. Nationally, flood loss payments totaled \$553 million in 2006 with the average claim being \$25,675.

“Only an inch of water can cause costly damage to your property,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW). “Basic homeowners and renters insurance policies do not cover flood damage, so a federal government-backed flood insurance policy from the National Flood Insurance Plan (NFIP) is needed. These policies typically cover direct physical losses resulting from floods, flood-related erosion, severe rainstorms, flash floods and mudslides. However, flood policies typically take 30 days to take effect, so be prepared before the floodwaters start to rise.”

“Damage from sewer backups and sump pump problems are also usually not covered under your homeowners policy,” says Von Haden. “Most policies require a special rider to cover this type of damage. The same is true of groundwater seepage and flooding from a nearby lake or river. If you have flood insurance, you should be protected if a sewer were to backup due to flooding.

- more -

Damages caused by unexpected problems such as ice dams or a frozen pipe that bursts would normally be covered by a homeowners policy, as well as the repair to the pipe, as long as your home is properly maintained. Damage caused by appliances that overflow will also typically be covered provided the appliance was properly maintained.

“Another type of damage you can sustain from flooding is mold,” says Von Haden. “Unfortunately, mold damage is also a typical exclusion in a standard homeowners policy. It is only covered if it is the result of a covered peril, such as a broken pipe, a storm, or fire suppression efforts.”

It’s best to know exactly what is in your homeowners policy before disaster strikes. Von Haden recommends reviewing your policy with a professional independent agent to make sure that you understand what is and is not covered by your policy and that you’re adequately protected in the event of a flood, sewer backup or even the development of mold.

For more information or to locate a PIA member near you, look for the PIA logo or go to [www.PIAW.org](http://www.PIAW.org).

# # #