



Media Advisory

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‘Pineapple Express’ increases flood and landslide risk in Western Washington: What to know about insurance coverage

SEATTLE, WA – Heavy rainfall from an atmospheric river or “Pineapple Express” moving through Western Washington has prompted flood warnings and watches and increased the risk of landslides in the region.

Here’s what residents should know about what standard Home, Business and Auto Insurance policies cover if they experience damage from floods or landslides:

- ✓ Standard [homeowners](#), [renters](#) and [business](#) insurance policies do not include coverage for flooding and landslides. This may also mean that water or sewer line backups caused by flooding may not be covered by your policy unless you have added that coverage to your home or business owner’s policy.
- ✓ Flood Insurance can be purchased through an insurance agent or an insurer participating in the [National Flood Insurance Program](#) (NFIP). Some private insurers offer coverage as well. Typically, there is a 30-day waiting period from the time a policy is purchased until you are covered.
- ✓ With heavy rain comes the risk of landslides in the Pacific Northwest. Damage from landslide is not covered by a standard homeowners, renters or business insurance policy, but special coverage – called a “Difference in Conditions” policy

- [is available](#) for purchase as a stand-alone policy, usually from a specialty lines broker.
- ✓ Damage from wind is typically covered under standard homeowners and business insurance policies.
- ✓ Damage to your vehicle caused by wind, falling trees, flood and landslide is covered, but only if you have optional [Collision or Comprehensive](#) Coverage.
- ✓ Don't forget your deductibles. If you have insurance coverage that provides compensation for damage to your home or vehicle, those policies have deductibles – usually a percentage of the insured value of your home, or a set amount you selected when you purchased your auto policy. If you don't know how much you'll pay “out of pocket” as part of your insurance claim, review your policies and/or talk to your insurance company or agent to find out.

The NW Insurance Council encourages all homeowners, renters, business owners and vehicle owners to contact their insurance company or agent now to make sure they have the right coverage to protect their property and belongings before the next severe weather event.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, business and personal insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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