



Home



Life



Auto



## TAMARACK QUICK TIPS FOR A SOGGY SPRING

Your Friends at Tamarack Insurance want to help you understand the right coverage needs when talking about water damage in a game we will call:

**Covered...** or... **Go Fish !**

Toilet or shower drain gets clogged from an obstruction on the premises. It overflows, causing damage.

✓ Covered by standard policy

It's all your water (this is KEY), overflowing from a sink, a tub or a toilet

Tree root in the property's yard blocks a drain and causes overflow.

✓ Covered

Still your water overflowing. But the damage to the pipe caused by the tree isn't covered but...the insurance company has to prove it so they'll usually dig it up at their expense !

Sewer line in the street backs up and causes an overflow through a drain in the household.

Now, it's everybody's water (we call it black water). BUT you can get it covered with a Back-up endorsement !

✗ Go Fish (for an endorsement)

A sump pump gets overwhelmed and causes an overflow into a home's basement.

✗ Go Fish

It could be your water, or surrounding ground water draining into your sump well. Regardless, Sump Pumps are specifically excluded, however, the back-up endorsement also covers sump-pump back-up or overflows. I strongly recommend for houses with basements!

### Flooding

River overflows or a dam breaks, causing water to flow over the surface into the house.

✗ Go Fish - and do not pass go

This is not your water, it is catastrophic & unpredictable. However, FEMA and Lloyds of London will cover this. I sell both so give me a call if you feel spring run-off will cause problems. NOTE: there is a 30 day waiting period for FEMA & 15 day waiting period with Lloyds so be careful.

### Overflow originating off-premises

Sewer line breaks in the street and causes water to flow over the surface into the house.

✗ Go Fish

This is not your water. However, FEMA and Lloyds of London will cover this type of overland-water loss as well

As a former claims manager and product executive for a couple of the largest insurance carriers, you can bet I've seen it all. I can also assure you that most companies DO try to **do the right thing** to help out their insureds. We are here to help place the **right coverage** for your situation so give us a call if you have any questions. We are also **prepared to explain** the claims process so please take advantage of our **expertise** to serve you when **you need us most**.