

WHAT THE FLOOD!

Test your knowledge of flood-related insurance.

Not all policies are the same, so the Hawaii Insurance Division and NAIC urges you to check your policies and consult your agent to confirm that the flood perils highlighted are covered by your insurance.

Homeowners or Renters

While homeowners insurance policies cover real and personal property and liability, renters insurance policies only cover personal property and liability if a visitor is injured.

Flood Insurance

Flood insurance is a separate policy purchased in addition to property insurance. This policy should have enough coverage for repairs, rebuilding, and proper clean up. Flood coverage is available through the federal NFIP and in the private market.

Homeowners Rider

A rider, sometimes called an endorsement, adds, deletes, excludes, or changes insurance coverage. A standard homeowners or renters policy may need to be changed by a rider to cover an expensive or unique item or risk.

Comprehensive Auto

Comprehensive auto insurance covers an insured vehicle for non-collision events, like natural disasters (including floods), falling objects, vandalism, or theft.

1 A pipe burst in your home and your kitchen floor is covered by water.

Which insurance policy would cover this type of flooding?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO

2 A dam or levee in your town bursts and water is flooding your entire neighborhood.

Which insurance policy would cover your home due to this type of flooding?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO

3 Hail damages your roof.

Which insurance covers damage from the rain and hail that is coming through your home's roof as a result of the storm?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO

4 **The city sewer is overflowing, and water is coming up through your toilet.**

Which insurance covers this?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO

5 **As a result of a hurricane, your car which is parked in your garage is underwater.**

Which insurance policy would cover the damage done to your car?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO

6 **Your bathtub overflows causing water damage.**

Which insurance covers this?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO

7 **An overflowing stream caused by torrential rain floods your home and several other homes on your block.**

Which policy covers you?

HOMEOWNERS OR RENTERS

HOMEOWNERS RIDER

FLOOD INSURANCE

COMPREHENSIVE AUTO



Answers:

4: HOMEOWNERS RIDER

1: HOMEOWNERS OR RENTERS

2: FLOOD INSURANCE

3: HOMEOWNERS OR RENTERS

5: COMPREHENSIVE AUTO

6: HOMEOWNERS OR RENTERS 7: FLOOD INSURANCE



STATE OF HAWAII
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
INSURANCE DIVISION

insurance.hawaii.gov

Additional information available at
naic.org and insureonline.org.

June 2019