

Does Homeowners Insurance Cover Water Damage From Rain Or A Leak?



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Updated: Oct 27, 2023, 9:56am

Editorial Note: We earn a commission from partner links on Forbes Advisor. Commissions do not affect our editorial independence. Water damage is one of the most common and costly home insurance claims. Water damage and freezing claims account for 24% of all home insurance claims and the average claim payout is \$12,514, according to the most recent data from the Insurance Information Institute.

Homeowners insurance can pay for damage from certain water problems, including water damage from rain or a leak.

affect **Most Expensive Home Insurance Claims**

Claims for water damage and freezing are the third most-costly type of homeowners insurance claim.

Claim type	Average claim paid
Fire and lightning	\$83,519
Bodily injury and property damage	\$31,663
Wind and hail	\$12,913

Water damage and freezing	\$12,514
Medical payments and other	\$10,179
All other property damage	\$7,460
Theft	\$4,646

Source: Insurance Information Institute

Types of Water Damage Covered by Homeowners Insurance

Generally, water damage that is considered “sudden and accidental” is covered (like a burst pipe) but not gradual damage, like a leaking bathroom sink. And flooding is not covered, such as damage from storm surge during a hurricane.

Water damage covered by homeowners insurance typically includes:

- **Accidental leaks**, such as leaking plumbing or an appliance leak, like a broken washing machine or dishwasher.
- **Burst pipes**. This might include a frozen pipe that bursts, but not if you neglected to keep the home properly heated.
- **Ice dams**, such as ice that builds up in your gutter and damages your home, may be covered as long as the damage was sudden and wasn't caused by a lack of maintenance.
- **Water damage after** a fire from water used to extinguish the flames, such as water from a sprinkler system or a hose from the fire department.
- **Water damage from a roof leak**, such as damage from a storm or a tree that falls on your roof. Keep in mind, if an accident (like a fallen tree) damages your roof, you'll be required to fix the damage in a reasonable amount of time. Failure to do so could result in further water damage that won't be covered.
- **Water damage from storms**, such as heavy rain or hail.

Types of Water Damage Not Covered by Homeowners Insurance

Here are some common problems that are typically not covered by a standard homeowners insurance policy:

- **Flood damage.** Most notably, damage from floods isn't covered by home insurance policy. Flood water includes hurricanes, tsunamis, storm surges and water from overflowing rivers. Consider [flood insurance](#) if you want coverage for these problems.
- **The cost to repair or replace the source of the water damage,** like fixing a broken dishwasher or washing machine.
- **Water damage due to lack of maintenance or negligence,** such as not repairing a plumbing problem or failing to keep the heat on during freezing temperatures.
- **Water damage from "earth movement"** like an earthquake, landslide or mudslide. For example, if your pipe burst because of an earthquake, the water damage most likely won't be covered. If you want coverage for earthquake damage, you'll need to buy a separate [earthquake insurance](#) policy.
- **Water damage from intentional acts,** like setting a fire to your home or purposely turning off the heat during the winter.
- **Water damage from leaks** from a swimming pool or other structures.
- **Water damage from seepage or leaks through a foundation.**
- **Water damage from a sump pump failure** or related equipment. You may want to consider sump and water backup coverage for those types of problems.
- **Water damage that backs up** through a sewer or drain (unless you purchased special coverage for this problem.)

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Main Causes of Home Insurance Claims

Cause	Percentage of home insurance claims
Wind and hail	39.4%
Fire and lightning	24.8%

Water damage and freezing	23.5%
All other property damage	9.4%
Liability	2.3%
Theft	0.7%

Source: Insurance Information Institute

How Can I Protect My Home From Water Damage?

One of the best ways to protect a home from water damage is by taking some preventative measures. Keeping up with routine maintenance and making prompt repairs is key.

Remember, homeowners insurance covers water damage that is “sudden and accidental” but not gradual problems or maintenance issues. If you have a problem like a leaky faucet, it’s best to take care of it as soon as possible.

Here are other steps you can take:

- **Drain water heaters** twice a year to help prevent sediment buildup.
- **Inspect hoses** going to and from washing machines, dishwashers, water heaters and refrigerators. Repair or replace any damaged hoses, if necessary.
- **Inspect your roof** and make any necessary repairs, such as replacing missing, rotten or damaged shingles. It’s also a good idea to clean out your roof gutters. Clogged gutters can overflow and allow water to pool near a home’s foundation, which could seep into your basement.
- **Install smart water-leak detectors** that will send an alert to your phone or email. (Some detectors can automatically shut off the water to prevent damage). In a LexisNexis study of 2,306 U.S. homes that installed in-line water shut-off systems, water-related claims decreased by 96% compared to the two years prior to installation. ***
- **Prevent frozen pipes** if you live in an area that has extreme cold temperatures. Keep your heat set to at least 50 degrees and consider other precautions, like wrapping pipes

with insulation. Read more about [preventing and thawing frozen pipes](#) from the American Red Cross.

- **Remove leaves from your gutters each fall** to reduce the risk of clogged drains, which can lead to ice dams in the winter.
- **Remove snow from your roof** to prevent potential ice dams. Snow can melt and freeze on roofs and in gutters, causing ice dams, which can lead to damage to both the exterior and interior of homes. A roof rake can help you remove snow from the roof to limit the possibility of snow dams.

Water Damage Insurance FAQ

How do I file an insurance claim for water damage?

Does homeowners insurance cover water damage from floods?

Does homeowners insurance cover removal of mold that was caused by water damage?

Does homeowners insurance cover water damage from hurricanes?

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