

The Sally Taylor Insurance Group

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Sally's Blog

How to know if you need flood insurance

Most years, spring in Colorado brings a round or two of heavy, moisture-laden snow. Spring rains can arrive as a downpour, flooding gutters, sewers and streets. Colorado has not had a serious flood since the Front Range flood in September, 2013, but flash floods can occur in the foothills, particularly if the ground is parched. Neighborhoods throughout metro Denver are occasionally deluged by downpours in late spring and early summer that flood window wells and basements.



While most Colorado homeowners don't need to carry flood insurance, **we advise you to take these precautions:**

- Be sure your sump pump works properly.
- Clear your downspouts of leaves, pine needles and other debris to prevent water from pouring into your window wells.
- Add an extender at the base of your downspout to direct the water away from the foundation of your home; it's an inexpensive solution to prevent a flooded basement.
- If you're in an older home, check the floor drains to make sure they drain properly and aren't clogged.

Does home insurance cover surface water damage?

Surface water is water that collects on the ground after a heavy rain. Home insurance does not cover damage due to surface water. However, surface water damage is covered by flood insurance. **If you live on property prone to collecting water after a heavy rain, flood insurance might make sense.**

Confused? Give us a call, we're happy to help you sort this out. If you decide to protect your property with flood insurance, we'll find the best coverage for the best rate. Call Sally at (303) 768-0000 or send an email to sally@sallytaylorinsurance.com.

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Questions? I've got answers. (303) 768-0000

