

Dealing With Flood Damage in Utah Without Getting Hung Out to Dry

utahfloodcleanup.com/dealing-with-flood-damage-in-utah-without-getting-hung-out-to-dry



Flooded Basement and Dealing with the Insurance Company

If you've experienced the devastation of a flooded basement and water damage, you want the best [basement flooding clean up company](#) in Utah by your side. Our experienced [Utah Flood Cleanup professionals](#) know a flooded basement can happen to anyone at any time. ***We are available 24/7 so we can handle these emergency situations and minimize as much water damage as possible.*** When it's your turn to [call](#) our flooded basement cleanup company, make sure you understand what your insurance company does and doesn't cover.

My Basement Flooded What Will Insurance Cover?

Your insurance agent is the only person who can address this issue without question. But ***the best flood coverage comes from taking out a policy with the National Flood Insurance Program.*** Homeowner's insurance alone may leave you lacking. If you're unsure whether flooded basement cleanup experts are covered by your current policy, contact your agent. It's usually possible to purchase coverage that covers losses caused by the following:

- Sudden, accidental damage, such as that caused by a burst pipe or torrential rainfall.

- Sudden sewer backups.

According to the Federal Emergency Management Agency (FEMA), flooding is a major concern in America. Number one on the list of natural disasters, ***flooding can happen for a variety of reasons***, regardless of whether your home is located on a flood plain. Flash floods, tropical storms, and ***excessive rainfall*** are all culprits that can cause nearby ***creeks and rivers to overflow***. Coastal surges and ***rapidly melting snow*** can cause problems, too. But they're not the only threats to homeowners who dread flooded basement cleanup. ***Leaky or broken water pipes can cause catastrophe; so can an overburdened drainage system.***

What Won't Insurance Cover?

Mostly, a ***homeowner's flood insurance policy will not cover damage that occurred over time due to a lack of maintenance***, such as that stemming from a slow leak or an expanding crack in your foundation. If your water damage happened because of something you should have found and fixed through routine maintenance, a regular insurance policy likely won't cover it. Examples of such include;

- Damage from leaky pipes that happened over time.
- Damage caused by a seeping foundation.
- Water damage to ceilings, walls, and floors due to a deteriorating roof.
- Mold, rot, corrosion that occurred over time.
- Deteriorating electrical wiring.
- Damage due to homeowner neglect.

Regardless of what caused your water damage, you need to know whether you're covered for basement flood cleanup services. ***Have the disaster cleanup company call your insurance agency right away*** so the flooded basement cleanup experts can begin restoring your home to its normal level of comfort.

Is There Such a Thing as Partial Coverage?

Occasionally, insurance will cover partial costs of damage due to flooding. A gradually leaking water pipe may not be covered, for instance. But the ***resulting water damage*** might qualify. Be sure to read the fine print on your homeowner's insurance policy before making your claim. And if your claim is denied, don't be afraid to ask for clarification. It's your right as the insured party to know exactly where things went wrong.

How Can I Keep My Claim From Being Denied?

A few simple steps can help your claim go through. Sadly, they're not instant-fixes. The key is

prevention. If your insurance company can see that you're keeping up the regular care and housekeeping of your home, they'll be more inclined to help you when you call and say, "My basement flooded." "Point me to [flooded basement cleanup companies near me.](#)"

- **Keep track of all the maintenance you have performed on your home.** This means keeping copies of repair bills, replacement parts and more. Know the names of the people who worked on your home, when they performed the repairs and exactly what they did.
- **Keep important items safe.** Use safety deposit boxes for important documents and irreplaceable items.
- **Perform regular maintenance on your home at least twice yearly.**
- **Purchase the best insurance policy** for your individual needs, and upgrade when necessary.

We Can Help Cleanup and Restore Flooded Basement Damage

If you have a [Utah flooded basement](#), we are [Utah Flood Cleanup](#), and ***we'll work with your insurance company to help expedite your claim.*** Specializing in [flood](#), [fire](#) and [mold cleanup](#) after disaster happens, we're [available 24/7](#) to help restore your home to its former glory. Offering a ***free phone consultation, affordable financing options*** and a ***full, five-year warranty on our work***, we're the go-to guys for your [basement flood cleanup services](#). [Request a quote](#) today.