



Understanding Mudflow and the NFIP

Mudflows often come in the wake of wildfires that destroy vegetation needed to support and strengthen hillsides. Mudflows can occur quickly and with little warning, destroying lives and property that you worked so hard to build and protect.

The National Flood Insurance Program’s (NFIP) Coverage for Mudflow and reporting your loss:

The good news is when Congress authorized the National Flood Insurance Program, they intended for the program to include mudflow within the NFIP’s scope of coverage.

Here are important things to know concerning mudflow:

- The Standard Flood Insurance Policy (SFIP) defines **flood** as:
 1. “A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:
 - a. Overflow of inland or tidal waters;
 - b. Unusual and rapid accumulation or runoff of surface waters from any source;
 - c. **Mudflow.**”
 2. Collapse or subsidence of land along a shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a **flood** as defined in **A1.a** above.
- The SFIP defines a **mudflow** as “a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not **mudflows.**”
- The SFIP pays for direct physical loss to covered property, meaning the insured building on the residence premises, and personal property contained in a building (if you purchased personal property coverage) from **mudflow**. Covered property does not include the yard.
- The SFIP will not pay for loss to covered property caused directly by earth movement even if the earth movement is caused by a flood. Some examples of earth movement that we do not cover are landslides and gradual erosion; or to replenish the land that subsided or collapsed along the shore of a lake or similar body of water.

In the event that you experience a flood loss that includes mudflow you should report your loss as quickly as possible.

Immediately

- Call your agent or insurance company. If you or your representatives do not have the policy information they should be able to look it up, or you may call the Flood Insurance number at 1-800-427-4661.
- Have the following information with you when you place your call:
 - (1) the name of your insurance company (your agent may write policies for more than one company);
 - (2) a telephone number/e-mail address where you can be reached.
- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.
- Insurance agents and claims adjusters will work closely with you on your claim.