



Exclusive products & STREAMLINED PROCESSES



Understanding WIND DRIVEN RAIN

Wind driven rain can be explained as rain that is driven into your home by the wind.



From an insurance perspective, rain is wind driven if it comes through an opening because it is being propelled by the wind. Another way to think about this is if the wind was out of the equation, and the water could not have made it into the house then insurance will claim the rain is wind driven.



In many cases, insurance carriers exclude wind driven rain from their condo insurance policies. With **ALLSTAR** your insureds can be assured, that no matter what kind of rain they encounter, they are protected.

Is it covered under FLOOD INSURANCE? Unfortunately not.

The National Flood Insurance Program states, "When rain enters through a wind-damaged window or door, or comes through a hole in a wall or roof, the NFIP considers the resulting puddles and damage to be wind-storm-related, not flood-related.

Flood insurance covers overflow of inland or tidal waters and unusual and rapid accumulation or runoff of surface waters from any source. However, the flood must be a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area."

Don't let your clients find themselves in a devastating situation after a storm. Protect them with a wind driven rain inclusive - condo insurance policy from Allstar Underwriters.

Ready to become an agent? Contact Jim Preston today!
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