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What Does “Flood” Really Mean?

The Louisiana Supreme Court is poised to rule on whether the term "flood," as used in a homeowner's policy, includes water from a levee breach. The Court agreed to hear the case after the Louisiana Fourth Circuit held that the word "flood" was ambiguous in Lafayette Insurance Company's policy. That decision conflicts with a federal Fifth Circuit case involving another insurer in which the Court held that a flood is a flood regardless of what causes it. Thus, the Louisiana Supreme Court's decision could have great implications - it could affirm the federal court's interpretation of the policy language or it could create a split between the federal and state courts.

The Court will hear oral arguments on February 26; we will update you as soon as a decision is rendered.



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