CAPE COD CERTIFIED

CAPE COD HOME

Cape Cod Homeowners Insurance: Wind, Flood & the Policies Every Coastal Owner Needs

A free field guide from the people who actually live here.

Insuring a home on Cape Cod is not like insuring a house in the suburbs, and owners who assume it is get an unpleasant education at renewal time. Out here, a standard homeowners policy is only part of the picture — coastal wind and flood are often carved out, priced separately, or hard to get at all. Understanding how Cape insurance actually works, before you buy or renew, can save you thousands and a lot of stress. Here's the guide. (Insurance markets, carriers, and rules change constantly — always get current quotes for your specific property from licensed agents.)

Why the Cape is different

Cape Cod is coastal, exposed, and storm-prone — nor'easters and the occasional hurricane are part of the deal. Insurers price that risk, and in the highest-exposure areas they may limit or decline standard coverage. The result: your protection often comes from **three separate pieces**, not one policy.

The three coverages every coastal owner should understand

Coverage	What it covers	How you usually get it
Homeowners (HO) policy	Fire, liability, theft, general damage	Standard carrier — but may exclude/limit wind near the coast
Wind / hurricane	Windstorm damage	A separate windstorm deductible, a rider, or the MA FAIR Plan in high-exposure areas
Flood	Rising-water/flood damage (excluded from HO policies)	NFIP or private flood policy; required in high-risk zones with a mortgage

The critical thing to understand: **a standard homeowners policy does not cover flood, and near the coast may not fully cover wind, either.** You assemble the protection.

Wind coverage and the FAIR Plan

Along the coast, many carriers apply a **separate, higher windstorm/hurricane deductible** (often a percentage of the home's value, not a flat dollar amount) — a surprise if you don't read the policy. In the highest-exposure areas, standard carriers may not offer wind coverage at all, and owners turn to the **Massachusetts FAIR Plan** (the state's insurer of last resort) for windstorm coverage. Know which situation you're in *before* you buy.

Flood insurance is separate — always

Flood is **never** included in a homeowners policy. If your property is in a FEMA high-risk flood zone and you have a federally-backed mortgage, **flood insurance is mandatory** — through the NFIP or an increasingly competitive private market. Even outside high-risk zones, near the water it's worth carrying. An **elevation certificate** can significantly affect the flood premium.

What drives your Cape insurance cost

- **Distance to the coast** and flood zone — the biggest factors.

- **Elevation** relative to base flood elevation (get that certificate).
- **The home's construction, roof, and age** — wind-resistant features can help.
- **Deductibles** — especially the separate wind/hurricane deductible.
- **Claims history** and market conditions, which have been tightening in coastal MA.

How to manage it

- **Get quotes for the specific property** — HO, wind, and flood — before you buy. Estimates lie; addresses tell the truth.
- **Read the wind deductible.** A percentage-based hurricane deductible can be a five-figure out-of-pocket number in a big storm.
- **Shop flood** — compare NFIP and private carriers; they can differ a lot.
- **Ask about mitigation credits** — roof upgrades, storm shutters, elevation, and wind-resistant features can lower premiums.
- **Work with a local independent agent** — they know which carriers still write coastal Cape risk and how to package it.

Don't-miss cautions

- **Never assume one policy covers it all** — confirm wind and flood explicitly.
- **Buying?** Bind quotes early; in tight markets, coverage availability itself can be a closing issue.
- **Bundle and review annually** — the coastal market shifts; last year's best deal may not be this year's.

Don't miss: getting all three quotes — homeowners, wind, and flood — for your exact address before you buy or at your next renewal. Cape Cod insurance is assembled, not bought off the shelf, and the owners who understand that are the ones who never get blindsided by a renewal or a storm.

Headed to the Cape with friends? Share this guide.

Every share helps a real local business get found — and keeps Cape Cod guides free. Scan to send it along.

Explore Cape Cod Certified →

FOR CAPE COD BUSINESSES

This is what being Cape Cod Certified looks like.

You just read a guide that travelers and locals download, keep, and share. The businesses inside it were chosen on merit — real vetting, real local knowledge, never pay-to-play.

Own a Cape Cod business? Get Certified and earn your place in guides like this one — in front of the exact people planning their trip and their spend.

Get Certified → capecodcertified.com/join