



NW Insurance Council

We are a non-profit, insurer-supported organization providing information about home, auto & business insurance to media, consumers & policymakers in Washington, Oregon & Idaho.

www.nwinsurance.org

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What you should know about:

Winter Tips for Auto Safety, Home Protection and Insurance

Winter has come – for real! Snow and ice can impact your commute and your home. Here are a few things to know about insurance and protecting your vehicles, home and family.

Know what's covered by your insurance policies

- Standard Homeowners, Business, Condo and Renters policies typically **INCLUDE** coverage for:
 - ✓ Theft of or damage to your possessions, wherever they are, up to policy limits.
 - ✓ Fire.
 - ✓ Lightning.
 - ✓ Hail.
 - ✓ Sudden, heavy snow that damages your roof, siding, gutters or windows (if you own the structure)
 - ✓ Wind, including tornado.
 - ✓ Water damage from appliances or interior pipes.
 - ✓ Covered liability (if someone files a claim or suit against you).
- Standard Homeowners, Business, Condo and Renters policies typically **EXCLUDE** coverage for:
 - ✓ Flooding from exterior – including water mains & sewer systems.
 - ✓ Flooding from lakes, rivers, excessive rain or tsunamis.
 - ✓ Damage you could have prevented with routine maintenance.
 - ✓ Earthquake (coverage is available for an additional premium).
 - ✓ Landslide, mudflow, sinkholes, lahar, volcanic activity & other non-earthquake land movement. (“Difference in Conditions” policies are available from specialty lines insurers/brokers for an additional premium.)

Protect your home

- Before the weather hits, clear rain gutters of debris. Backed up gutters can freeze, then thaw, causing water damage. If possible, cover exterior faucets and wrap exposed water lines outside or in your unheated garage to prevent freezing.
- After weather hits, clear your sidewalks of heavy snow or ice that can lead to injuries from falls. If possible, clear snow from the roof of your home and/or garage. Snow followed by rain or high wind can damage your roof.
- During very cold periods, try to keep your home heated to at least 65 degrees to protect interior water pipes.

Auto/Driving Safety

- The “Big Five” of Auto insurance coverage
 - **Liability:** required for all drivers. Pays for injuries or damages to others if you cause an accident.
 - **UM/UIM (Uninsured/Underinsured Motorist):** optional. Pays for damage to your vehicle or property if you are hit or injured by a driver whose insurance limits are too low to fully compensate for your damages.
 - **PIP (Personal Injury Protection):** optional. Pays for accident injuries suffered by you or others in your vehicle.
 - **Collision:** optional. Pays for damage to your vehicle, regardless of fault, if you hit a guardrail, tree or other object.
 - **Comprehensive (Other Than Collision):** optional: pays for damage to your vehicle from hit and run, theft, objects falling on the vehicle, etc, or if you hit a deer.
- **Before you drive, DO:** Brush all snow from your vehicle, clear mirrors and all windows of ice, frost & snow.
- **Before you drive, DON'T:** Leave your car running unattended to warm-up with your keys or fob inside the vehicle.
- **As you drive, DO:** Travel slower than usual – even on roads that appear wet. Ice can form in shady spots and on bridges, overpasses and on/off ramps.
- **As you drive, DON'T:** Use your hand-held mobile phone to check weather or road conditions. It's unsafe and illegal!
- **If you are in an accident:** If damage is minor and there are no injuries, move out of traffic, exchange information and take photos of the damage, then contact your insurer. Photos and info can reduce disputes with other drivers and speed your claim.