



Media Advisory

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What to know about winter storm damage and insurance

PORTLAND, OR – A major winter storm that is forecast to hit a big portion of the United States this week has already affected parts of the Pacific Northwest. Heavy winds have caused some damage in the region, and heavy mountain snow, light lowland snow and frigid temps are expected.

For those in the storm's path – or have already experienced damage – here's what you should know about Home, Business and Auto Insurance coverage for storm-related damage:

- ✓ Standard [homeowners](#), [renters](#) and [business](#) insurance policies generally provide coverage for damage to insured structures from fallen trees, broken limbs and wind.
- ✓ Removal of trees that have fallen on buildings is usually covered. Removal of trees that have fallen on your property without damaging a building may not be covered.
- ✓ When temperatures plunge to frigid levels, take steps to [prevent your pipes from freezing](#). Standard Homeowners and Renters Insurance typically cover winter-related disasters such as burst pipes and any associated damage. Keep in mind, a 1/8-inch crack in a pipe can spew up to 250 gallons of water in as little as 24 hours – more than enough to damage hardwood floors, carpet and furniture.

- ✓ Additional living expenses are typically provided to help pay for things such as increased or temporary housing costs, extra food costs and furniture rental if you are unable to occupy your primary residence due to storm damage.
- ✓ Policies typically cover costs for reasonable temporary repairs to prevent further damage to the building or contents (make sure to keep all repair receipts).
- ✓ If damage occurs to your home or business due to fallen trees or debris from a neighbor's property, contact your own insurer first to seek coverage for the damage. Typically, your insurer will assist with your damage claim as well as with resulting claims against the neighbor's insurance company.
- ✓ Standard home, renters and business policies **do not include coverage** for flooding and landslides.
 - Flood Insurance can be purchased through an insurance agent or an insurer participating in the [National Flood Insurance Program](#) (NFIP). Some private insurers offer coverage as well. There is a 30-day waiting period from the time a policy is purchased until you are covered.
 - Damage from landslide is not covered by a standard homeowners, renters or business insurance policy, but special coverage – called a “Difference in Conditions” policy – [is available](#) for purchase as a stand-alone policy, usually from a specialty lines broker.
- ✓ Damage to vehicles caused by wind, falling trees, flood and landslide is covered for those who have selected optional [Collision or Comprehensive Coverage](#).

The NW Insurance Council encourages all homeowners, renters, business owners and vehicle owners to contact their insurance company representative or agent now if you have suffered storm damage. If you haven't suffered an insured loss, now is still a good time to review and understand the insurance coverage

you need to protect your property and belongings before the next severe weather event.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, business and personal insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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