



NW Insurance Council

## *Consumer Alert*

**Contact:**

Kenton Brine, President  
Sandi Henke, Communications Director  
NW Insurance Council  
Phone: (503) 465-6800 / (800) 664-4942

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[kenton.brine@nwinsurance.org](mailto:kenton.brine@nwinsurance.org)  
[sandi.henke@nwinsurance.org](mailto:sandi.henke@nwinsurance.org)  
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)  
[Facebook/NWInsuranceCouncil](https://facebook.com/NWInsuranceCouncil)

# Winter storms and insurance: what to do and what to know

## What to Know

- *Damage to your home from falling trees and collapse due to the weight of ice and snow is typically covered under your [Homeowners Insurance](#) policy – but remember that neglected home maintenance can affect your claim.*
- *Damage to your vehicle is covered, but only if you have optional [Collision or Comprehensive](#) Coverage.*
- *Commercial and [Business Insurance](#) policies vary from plan to plan, but typically will provide coverage up to the policy limits for damage to the property itself along with the building's contents and liability.*

*PORTLAND, OR, January 9, 2024*– Blizzard conditions in the Cascade mountains, strong winds, heavy rain and possible snow in the lowlands are forecast for much of Oregon this week, creating plenty of potential hazards for drivers, homeowners and business owners in the region.

“Damage to properties and vehicles are often an unfortunate result of winter storms,” said Kenton Brine, NW Insurance Council president. “Fortunately, in most cases, storm damage is covered by insurance.”

NW Insurance Council offers these coverage facts about severe winter weather damage and tips about what to do next:

### What is typically covered?

#### Your Home

- **Damage to your home from falling trees and collapse due to the weight of ice and snow.** Your policy protects you regardless of whether the trees fall from your property or a neighboring property and may also provide coverage if downed trees or limbs miss your home but destroy landscaping.
- **Removal of trees** that have fallen on buildings.
- **Damaged personal property** (both home and renters) inside a damaged building.
- **Damage resulting from frozen water pipes inside your home.** Policies vary in coverage for water damage, but most provide coverage if a frozen water pipe breaks, then thaws and leaks, resulting in damage to walls, flooring, appliances or furniture. This may not cover water lines from the street to your home, however. Review your policy with your insurance agent or company before damage occurs to know your coverage and limits.
- If you can't occupy your primary residence due to storm damage, **additional living expenses** are covered up to your policy limit, including increased housing costs, extra food costs, furniture rental, and storage fees.
- **Costs for reasonable temporary repairs** to prevent further damage to the building or contents.

### Your Vehicle

- Damage caused by the weight of snow and ice and by falling trees is covered if you purchased optional [Comprehensive Coverage](#).
- Damage to your vehicle caused by collision with other vehicles – regardless of fault – or sliding into a guardrail or power pole, for example, is covered if you purchased optional [Collision Coverage](#).

### Your Business

- Commercial and Business Insurance policies vary from plan to plan, but typically will provide coverage for damage from the weight of snow and ice up to the policy limits for damage to the property itself along with the building's contents and liability.

### What is typically not covered?

#### Your Home

- In some policies, removal of trees that have fallen in your yard without damaging a building may not be covered – check with your insurance company or agent.
- Upgrades that were not part of your home before the storm.
- Damage to your home that can be reasonably attributed to the homeowner's failure to do proper routine maintenance, such as clearing leaves/debris from rain gutters or fixing known leaks around windows or roof flashing.
- Standard [Homeowners](#), [Renters](#) and [Business Insurance](#) policies do not cover losses caused by flooding. Flood Insurance is available, however, through the [National Flood Insurance Program](#) (NFIP) or through some private insurers.

#### Your Vehicle

- Damage to your vehicle if you don't have Collision or Comprehensive Coverage.

### What to do if your home or vehicle has been damaged:

- Document damage and take pictures.

- If safe to do so, make temporary repairs to your home or business to prevent further loss from rain or snow. Save receipts for reimbursement.
- Contact your insurance agent or company to file a claim immediately. Filing a claim quickly enables your insurance company to get to you sooner.
- Use only licensed, reputable building contractors for repairs and be sure they get the proper building permits.
- If you're involved in an auto accident, notify your insurance agent or company immediately to file an insurance claim. Ask what documents are needed to support your claim and maintain copies of all your paperwork, including the police report and repair estimates.
- Develop a [home inventory](#) of your personal property. A complete inventory of your possessions will help you and your adjuster get through the claims process more quickly.

**What to avoid if your home has been damaged:**

- Avoid contractors who ask for a large deposit up front or bids that are remarkably low. This may indicate a willingness to cut corners or leave work unfinished.
- Don't pay a lot for temporary repairs unless authorized by your insurance adjuster. You could get stuck with the bill if the repairs are deemed excessive.
- Don't discard anything that is damaged until it has been examined by your adjuster. You could miss out on coverage for that item.

If you would like more information on how to protect your family and property from landslides, flood, high winds and snowstorms contact the [NW Insurance Council](#) at (800) 664-4942.

*NW Insurance Council is a nonprofit, insurer-supported organization providing information to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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