



NW Insurance Council

Consumer Alert

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Spring home maintenance can prevent damage insurance may not cover

What to Know

- *Now is the time for a spring checkup, around your home - and with your insurance agent or company.*
- *Standard Homeowners Insurance policies cover damage from sudden, accidental events, like a fallen tree on your roof or a kitchen fire – but preventable damage, like a roof or window water leak, may not be covered.*
- *Spring storms can produce rain, wind and hailstorms that damage homes and vehicles – making replacement cost home coverage and comprehensive auto coverage essential for NW home and auto owners.*

SEATTLE, WA, March 19, 2024–Today is the first day of Spring, an ideal time to inspect in and around your home for wear and tear and potential safety hazards after a long winter. It's also a good time to make sure your investment in your home and your vehicles is protected with the right insurance coverage.

While standard Homeowners insurance coverage is designed to help policyholders recover from unforeseeable damage caused by fires, windstorms, theft or other disasters,

policies vary when it comes to damage that results from neglected maintenance of your own home.

“Around your home, windows that leak, cracked foundations, clogged gutters or a worn roof can lead to costly damage,” said Kenton Brine, NW Insurance Council President. “And it’s important to know that standard [Homeowners Insurance](#) policies often exclude coverage for damage that could have been prevented by routine maintenance.”

It’s also a good time to make sure you’re prepared for severe Spring weather, which can produce strong wind, rain, thunderstorms, hail and even tornadoes in the Northwest.

The first step is to call your insurance agent or company to verify that your home is insured for its current value (ask about “[replacement cost coverage](#)”) and that you have included optional [Comprehensive Coverage](#) on your auto insurance policy. Otherwise, you could be underinsured and face higher out-of-pocket costs for repairs if damage occurs.

To help with your Spring checkup and severe weather preparations, NW Insurance Council offers the following tips:

Spring Home Checkup

- **Check and clean gutters** to prevent water from backing up into your attic. Also, check the roof. Look for worn, curled or missing shingles and replace them.
- **Repair loose or damaged siding** and examine soffit boards (horizontal surfaces under eaves).
- **Make sure downspouts slope away** from the home and carry water at least five feet from the foundation walls.
- **Have a professional inspect** your heating/air conditioning system annually.
- **Make sure sprinkler heads** are directed away from the house to prevent water build-up near foundation walls.

- **Check your home's crawl spaces and/or underground basements** for evidence of standing water not draining efficiently, to prevent long-term damage to your foundation.
- **Remove clutter from storage areas** to reduce fire hazards. Also, examine decks, porches and balconies for weak or broken railings and posts.
- **Caulk and reseal window** and door flashing, seals or weather stripping.
- **Check the attic** for moisture and surface discoloration.
- **Check fire extinguishers** in your kitchen and garage to make sure they are full.
- **If you didn't check the batteries in your smoke/heat detectors** when you turned your clocks ahead for daylight savings time, now is a good time to replace them and make sure they are in working order.
- **Install outlets** equipped with ground-fault circuit interrupters when outdoor electrical outlets are located near water sources.
- **Inspect your lawn** for rocks or other objects that could be launched from your lawnmower and injure others or damage property.
- **If you need to hire a contractor to repair damage**, be sure to use only licensed, bonded and insured building contractors and be sure they get the proper building permits. To find out if a contractor is licensed and bonded in Washington, go to the Department of Labor & Industries website or protectmyhome.net.

Homeowners and Auto Insurance

- **Contact your insurance company or agent** to review your Homeowners policy to be sure you have the coverage you need before severe weather strikes. Home values and repair costs increase over time, and you don't want to end up underinsured.
- **Flood, earthquake and landslides** are not included in a standard Homeowners Insurance Policy, but separate coverage is available. Talk to your insurance company or agent about getting special coverage – earthquake insurance, and for

slides and sinkholes, coverage typically called a “Difference in Conditions” policy – for these perils. Flood insurance is offered by the [National Flood Insurance Program](#) and some private insurers.

- **Understand the claims process** *before* you need to make a claim. Know what forms you need to fill out and make copies of all correspondence with your agent or company. Also, read your policy to see what is and isn’t covered and ask your insurance agent or company to explain anything that you don’t understand.
- **Contact your insurer** as soon as possible to start the claims process if severe weather causes damage to your home or vehicle.
- **If there is a power failure**, you’ll want to know what kind of coverage you have. Some policies provide up to \$1,000 coverage for frozen and refrigerated food spoilage after 72 hours of continuous power interruption.
- **Your policy likely offers Additional Living Expenses (ALE)** coverage if you need to stay in a hotel or pay extra rent for another place while your home is being repaired. Contact your insurance agent or company to find out what your limit is for ALE coverage and how it works.
- **Consider Comprehensive Coverage** for your vehicle. This will pay for vehicle damage caused by auto theft, fire, hail, windstorm and flooding. Covered perils will be listed in your policy and comes with a deductible.
- **Having a complete [home inventory](#)** will help you and your insurance company get through the claims process more quickly. Many insurance companies offer mobile apps to help you track your home inventory.

For more information about Property & Casualty Insurance, contact [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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