



NW Insurance Council

Consumer Alert

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Release Date: 11-13-2024

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

What to Know

- *Damage to your home from fallen 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, November 13, 2024 – A strong storm system moved into parts of Washington and Oregon Tuesday evening, bringing high winds and heavy rain to the coasts and lowlands, and winter weather conditions in the mountains. Severe weather this time of year often creates multiple hazards for drivers, homeowners and business owners.

From slip-sliding vehicles to frozen pipes, water leaks and fallen trees, property and vehicle damage are often the unfortunate result of fall and winter storms. Fortunately, in most cases, storm damage is covered by insurance.

“High winds and soggy soil can add up to trees falling on homes, garages, businesses and cars, and water intrusion can be a problem for structures as well,” said Kenton Brine, NW Insurance Council President. “Proper maintenance before, safety precautions during, and timely insurance claims after a storm can make a huge difference in your family’s recovery from whatever nature dishes out this fall and winter.”

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 fallen trees.** Standard homeowners, renters and business insurance policies generally provide coverage for damage to insured structures from fallen trees and broken limbs due to wind or the weight of heavy 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.

- **Additional living expenses** are typically provided to help pay for things such as increased or temporary housing costs and extra food costs if you are unable to occupy your primary residence due to storm damage.
- **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, floods and fallen 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 wind and 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.
- Unable to operate your business due to physical damage to the structure? Check your policy for **business interruption coverage**.

What is typically *not* covered?

Your Home

- In some policies, removal of trees that have fallen in your yard without damaging a structure 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 some private insurers.

- 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.

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. Check with your insurance agent or company to see if they have an online or smartphone app to submit photos and file your claim online.
- 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 storm damage, contact the [NW Insurance Council](#) at (800) 664-4942 or info@nwinsurance.org.

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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