



Media Advisory

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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“Bomb Cyclone” hits Pacific Northwest: What to know about storms and insurance

SEATTLE, WA – A powerful “Bomb Cyclone” storm system struck the Pacific Northwest this week, unleashing destructive winds that toppled trees onto roadways, homes and vehicles. Significant snowfall and blizzard-like conditions also made driving dangerous in the mountain passes.

Here’s what residents who experienced storm damage should know about what standard Home, Business and Auto Insurance policies cover:

- ✓ Damage from wind is typically covered under standard homeowners and business insurance policies.
- ✓ 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.
- ✓ 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).

- ✓ Damage to your vehicle caused by wind, falling trees, flood and landslide is covered, but only if you have optional [Collision or Comprehensive Coverage](#).
- ✓ Standard [homeowners](#), [renters](#) and [business](#) insurance policies do not include coverage for flooding and landslides, but special coverage – called a “Difference in Conditions” policy – [is available](#) for purchase as a stand-alone policy, usually from a specialty lines broker.
- ✓ 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. Typically, there is a 30-day waiting period from the time a policy is purchased until you are covered.

The NW Insurance Council encourages all homeowners, renters, business owners and vehicle owners to contact their insurance company representative or agent now to make sure they have the right coverage to protect their 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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