



## Consumer Alert

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## Concerned about Volcano damage? Here's a primer on what is and isn't covered if a NW volcano erupts

### What To Know

- *The Insurance Information Institute has issued a “primer” providing information about what is typically covered and not covered under standard homeowners, renters, business owners and comprehensive auto insurance policies.*
- *Generally, homeowners, renters and business owners policies provide coverage for damage resulting from volcanic lava flow, fire and ash, but do not include coverage for mudflow, landslide or floods due to an eruption.*
- *Damage to vehicles from volcanic activity is a covered peril under most (optional) Comprehensive Auto policies.*

**SEATTLE, May 9, 2018** – Watching the destruction caused by the ongoing Kilauea volcano eruption in Hawaii, some in the Northwest – the home of several active volcanoes – may be wondering whether homeowners, renters, business owners and/or auto policies provide coverage if they suffer a loss caused by volcanic activity.

The [Insurance Information Institute](http://www.iii.org), a national non-profit organization dedicated to providing information about property-casualty insurance to the media and consumers, has included a “primer” about property insurance coverage and volcanic activity in a blog post this week. The blog post can be viewed here:

<http://www.iii.org/insuranceindustryblog/the-kilauea-volcano-eruption-a-primer-on-insurance-coverage/>

If you'd like more information on how to protect your family and property from disasters, contact the NW Insurance Council at (800) 664-4942 or visit [www.GetReadyNW.org](http://www.GetReadyNW.org).

*NW Insurance Council is a nonprofit, public-education and public policy organization funded by member insurance companies serving Washington, Oregon and Idaho.*

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