



## *Consumer Alert*

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# November storm: are you insured?

## *What to do to get back on your feet after storm damage*

- *Damage to homes or businesses caused by windstorms are typically covered under standard insurance policies. Renters insurance can pay to replace damaged personal items inside a rental unit.*
- *Damage from landslide, mudflow and flood is not covered by a standard Homeowners or Business Owners Insurance, but special coverage is available.*
- *Comprehensive Auto insurance policies can pay to repair cars damaged by fallen trees or limbs, flooding and landslides.*

**SEATTLE, November 26, 2018** – A strong storm moving into the region Monday afternoon has prompted the National Weather Service to issue high wind warnings along with flood watches for parts of Western Washington and Oregon. Strong storms have the potential to cause widespread damage to homes, vehicles and property, so knowing what to do before and after a storm can help minimize damage and help you get back on your feet. One of the first steps is to review your insurance policies to know what is and isn't covered.

Wind damage, including damage caused by downed trees and broken limbs, is covered under standard homeowners and business insurance policies, and vehicle owners who have optional [Comprehensive Coverage](#) also are insured against damage caused by

flying debris. If you have [Renters Insurance](#), only damage to your personal possessions inside your home or vehicle is covered.

“Before the storm comes or the damage occurs, it’s a good idea to check with your agent or company to make sure your home, car or business are adequately insured,” said Kenton Brine, president of the NW Insurance Council. “It’s frustrating to deal with damage to your home or car from a storm, but without sufficient insurance, it can also be financially devastating.”

Heavy rain is expected with this storm as well, increasing the risk of flooding and landslides. Standard [Homeowners](#) and [Business Insurance](#) policies specifically exclude damage caused by earth movement such as a landslide or mudflow. Special coverage for earth movement - called a “Difference in Conditions” policy - [is available](#) for purchase as a stand-alone policy for businesses and residential policies, usually from a specialty lines broker.

Coverage for flood and mudflow also is available through the [National Flood Insurance Program](#) (NFIP) but comes with a 30-day waiting period before the Flood Insurance Policy goes into effect. Some private insurance companies also offer flood insurance.

NW Insurance Council offers the following information to help you prepare and know what to do if you suffer storm damage to your property:

**What’s typically covered:**

### *Your Home*

- **Damage to your home from wind and falling trees.** Your policy protects you regardless of whether the trees fall from your property or a neighbor's property.
- **Removal of trees that have fallen on buildings.**
- **Damaged personal property** (both home and renters) inside a damaged building.
- **Additional living expenses** such as increased or temporary housing costs, extra food costs and furniture rental if you can't occupy your primary residence due to storm damage.
- **Costs for reasonable temporary repairs** to prevent further damage to the building or contents.
- **Spoiled food.** Some policies provide up to \$1,000 coverage for frozen and refrigerated food spoilage after 72 hours of continuous power interruption. Check your policy or contact your agent or company for coverage information.

### *Your Vehicle*

- **Damage caused by wind, falling trees, flood and landslide *IF*** you purchased optional Comprehensive Coverage.

### **What's typically not covered:**

#### *Your Home*

- Removal of trees that have fallen in your yard without damaging a building.
- Upgrades that weren't part of your home before the storm.
- Flood and landslide insurance. Both hazards require special coverage.

#### *Your Vehicle*

- Damage to your vehicle, if you *don't* have Comprehensive Coverage.

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

- If you have significant storm damage to your home, vehicle or business, acting quickly to file a claim will reduce the time it takes to get repairs underway and your claim settled.
- However, if damage is minor and repairs will cost less than your policy's deductible (typically \$500-\$2,500), it may make more financial sense to pay for

those repairs out-of-pocket. Review your policy or talk to your agent or company about your policy deductibles.

- Document damage and take pictures.
- If you've filed a claim for damage that doesn't impact your ability to live in your home, consider getting multiple repair estimates before your adjuster arrives. This will help your adjuster settle your claim more quickly.
- Ask your insurer or agent about how to arrange for temporary repairs to prevent further damage from rain or wind. Save any receipts for reimbursement.
- 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](http://protectmyhome.net).
- If you have minor damage, please be patient. After a major storm, adjusters are working to handle the most severely damaged properties first and will make it a priority to reach your property as soon as possible.

**What to avoid if your home or vehicle 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 contractor in full for repairs until the job is complete.
- 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.

**Tools to help you prepare:**

- Visit [GetReadyNW.org](http://GetReadyNW.org) to learn about windstorm and disaster preparation resources including evacuation plans, disaster readiness kits and tips for filing claims.

- Develop a home inventory of your personal property. Many insurance companies offer mobile apps to help you track your home inventory.
- For business owners, the Insurance Institute for Business and Home Safety offers a disaster planning toolkit called Open for Business.

For more information, call (800) 664-4942 or visit [www.nwinsurance.org](http://www.nwinsurance.org).

*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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