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## Port Orchard tornado: home, business insurance covers damage from yesterday's destructive twister

### What To Know

- *Damage from wind is typically covered under standard Homeowners and Business Owners Insurance policies.*
- *Renters Insurance covers wind damage to your personal belongings.*
- *A complete [home inventory](#) of your possessions will help you and your insurance company get through the claims process more quickly.*

**SEATTLE, December 19, 2018** – A tornado ripped through Port Orchard, WA yesterday, causing heavy damage to homes, businesses and vehicles, according to local reports. As of Tuesday afternoon, unconfirmed minor injuries were reported as well.

Fortunately for residents, damage from wind as a result of a tornado is typically covered under standard Homeowners and Business Owners insurance policies, and Renters Insurance covers wind damage to personal belongings in a rented home or apartment.

Any vehicles damaged by yesterday's tornado will be covered as well, but only if the owner has optional Comprehensive Coverage under their Auto Insurance policies. This includes damage from blowing debris and falling trees and branches.

“While tornadoes are rare in the Northwest, they can be destructive, if not deadly,” said Kenton Brine, NW Insurance Council president. “The good news is those with the right coverage can have confidence their insurance companies will be there to help them repair or replace their homes.”

Knowing what to do immediately following a tornado can help you get back on your feet quickly. NW Insurance Council offers the following tips and coverage information for homeowners, renters and business owners who experienced wind damage:

**Filing A Claim:**

- If you have damage to your home or business, don't wait to file a claim. Filing quickly will reduce the time it takes to get your claim settled. Call your insurance representative as soon as possible so they can help through the claims process.
- If safe to do so, make temporary repairs to damaged property (such as covering broken windows or holes in the roof) to prevent further damage. Keep receipts in connection with the repairs because your insurance company will reimburse you for reasonable costs.
- If you've filed a claim for minor damage that doesn't impact your ability to live in your home, consider getting several repair estimates before your adjuster arrives. This will help your adjuster settle your claim more quickly.
- If you have minor damage, please be patient. Adjusters are working to handle the most severely damaged properties first and will make it a priority to reach you as soon as possible.
- Take pictures and document damaged property. These will help your adjuster more accurately assess the damage. If you have photographs of property before the tornado struck, make those available to your adjuster as well. Tornadoes are known for whipping debris thousands of feet.

**Damage from neighbor's trees:**

- Damage to your home from wind and falling trees is covered under most insurance policies, regardless of whose property the tree fell from.

**Additional Living Expenses:**

- If your home is unsafe to occupy due to physical damage from the windstorm, most policies provide for Additional Living Expenses that exceed your normal expenditures.
- General power outages occurring off your insured property are excluded from coverage under most policies. While you may elect to seek other accommodations due to a power outage, cold weather alone does not qualify you for coverage under your insurance policy.

**Frozen and Refrigerated Food Spoilage:**

- Many companies exclude coverage for spoiled food unless a power outage is caused by a loss on your property, such as a tree severing the power lines attached to your home.
- Some companies provide up to \$1,000 coverage for frozen and refrigerated food spoilage after 72 hours of continuous power interruption. Check your policy for coverage information.

For more information on how to file a claim and prepare your home or business for the next disaster, contact NW Insurance Council at (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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