



Insurance News Alert

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News Alert: Tornado, high winds strike Kitsap Peninsula – Homeowners, Renters Insurance policies may cover damage

SEATTLE, WA – Shortly before 2:00 pm PST, an apparent tornado touched down near Port Orchard on the Kitsap Peninsula in Western Washington. No serious injuries have been reported so far. NW Insurance Council President Kenton Brine offers this statement in response:

“We are thankful that at least so far, there are no injuries reported from this apparent tornado near Port Orchard.

“As families in the area begin recovery efforts, NW Insurance Council offers a reminder that:

- ✓ Damage from tornados and other windstorms is typically covered under standard homeowners insurance policies.

- ✓ Damage to personal possessions inside a *rented* property is typically covered up to policy limits under standard *Renters insurance* policies.

- ✓ Damage to vehicles is covered under *Comprehensive* (or “other than collision” policies offered as an optional coverage by insurers writing auto liability insurance.

- ✓ Damage to personal possessions inside a vehicle may be covered by Homeowners or Renters insurance policies.

“Once the storm-affected area is determined to be safe, residents who have suffered damage should contact their insurer to file a claim and begin the recovery process. Policies may include coverage to pay for lodging and meals if residents cannot stay in their homes due to storm damage.”

Brine also reminded homeowners and renters to make sure they have the right coverage to protect their homes and belongings in the event of an unforeseen weather event.

“Don't wonder about what your policy covers - check with your insurance agent or company so you know your coverage options before the next weather event strikes,” Brine said. “The wrong time to find out you're not sufficiently covered is after your home or personal belongings are lost to a storm or fire.”

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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