



Media Advisory

Contact:

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

Release Date: 02/14/2019

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://facebook.com/NWInsuranceCouncil)

Snowstorms and Insurance: What to know

SEATTLE, WA – A series of snowstorms has left Washington residents digging out from several inches, and in some areas several feet, of snow. The heavy snow has caused roofs and car ports to collapse as well as numerous vehicle accidents.

Here's what residents should know about what standard Home, Business and Auto Insurance policies cover as recovery from "Snowmageddon" continues.

- ✓ Damage to your home from falling trees and roof or car port collapse due to the weight of ice and snow is typically covered under your [Homeowners Insurance](#) policy – but remember that neglected home maintenance can affect your claim.
- ✓ Damage to your vehicle is covered, but only if you have optional [Collision or Comprehensive](#) Coverage.
- ✓ Commercial and [Business Insurance](#) policies vary from plan to plan, but typically will provide coverage up to the policy limits for damage to the property itself along with the building's contents and liability. Many business policies also include limited "business interruption" coverage, which can help employers pay wages for employees of the business.
- ✓ Damage to your home or business from "ice dams" formed from the freezing-and-thawing of snow and ice in rain gutters that leads to water

intrusion is typically covered under your Homeowners or Business Insurance policies, unless that damage is attributed to the property owner's failure to do proper routine maintenance, such as clearing leaves/debris from rain gutters.

- ✓ Generally speaking, pipes that leak or burst *inside* a home are typically covered under a standard home or business policy, but water and sewer lines *outside* and leading to a house or business from a city water/sewer system, on-site well or septic tank are not included in those policies. Like other exterior flood issues, additional coverage may be needed and is usually available.
- ✓ As the snow and ice melts, clogged storm drains and other factors could cause flooding. Damage to your home or business from flooding is not covered under a standard insurance policy. Coverage for flood is available through that National Flood Insurance Program ([NFIP](#)) and some private insurers.
- ✓ In some cases, melting snow can lead to mudslides or sinkholes. Those perils are not covered under standard home or business insurance policies, but can be covered by "Difference In Conditions" policies sold by specialty or "surplus lines" insurers/brokers. Contact a reputable insurance agent or your insurance company for more information.

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.

###