



# NW Insurance Council

## Media Alert

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## Idaho Tornado Warning: Know what your Homeowners, Renters and Auto Insurance policies cover before the next storm hits

*BOISE, ID* – A brief tornado warning was issued near Hot Springs Creek Reservoir in Southern Idaho Monday afternoon. The storm weakened and spared the region from a tornado, but it served as a reminder that spring weather can quickly produce severe weather that can threaten lives and damage property.

Making sure you have the right insurance coverage to protect your home, belongings and vehicles is an important part of being prepared for damage caused by a tornado or high winds.

“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,” said Kenton Brine, president of NW Insurance Council. “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 offers the following coverage information about tornado damage:

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

- ✓ Policies may include coverage to pay for lodging and meals if residents cannot stay in their home due to storm damage.
- ✓ 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.

For more information about 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 and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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