



NW Insurance Council

## *Consumer Alert*

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**Release Date: 10-09-2019**

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# Snowstorms and Insurance: What to do and what to know

## What to Know

- *Damage to your home from falling trees and 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.*

**SEATTLE, October 9, 2019** – An October snowstorm in Spokane last night downed more than 90 trees, causing damage to homes and vehicles and making for slick conditions during the morning commute. Fortunately, winter storm damage is covered by insurance in most cases.

“Unexpected damage to homes or businesses from weather events like snowstorms is typically covered under a standard homeowners or business owners policy, and a Comprehensive auto policy provides coverage for damage to vehicles.” said Kenton

Brine, NW Insurance Council President. “Those who have suffered damage should contact their company or insurance agent to get the claims process underway and repair the damage as soon as possible.”

NW Insurance Council offers these coverage facts about severe winter weather damage and tips about what to do next:

### **What is typically covered?**

#### **Your Home**

- Damage to your home from falling trees and collapse due to the weight of ice and snow. Your policy protects you regardless of whether the trees fall from your property or a neighboring property and may also provide coverage if downed trees or limbs miss your home but destroy landscaping.
- Removal of trees that have fallen on buildings (and, in some cases, trees that are down on property, but not causing damage to structures – check with your insurer to see if you are covered).
- Damaged personal property (both home and renters) inside a damaged building.
- If you can't occupy your primary residence due to storm damage, additional living expenses are covered up to your policy limit, including increased housing costs, extra food costs, furniture rental, and storage fees.
- Costs for reasonable temporary repairs to prevent further damage to the building or contents.

#### **Your Vehicle**

- Damage caused by the weight of snow and ice and by falling trees is covered if you purchased optional [Comprehensive Coverage](#).
- Damage to your vehicle caused by collision with other vehicles – regardless of fault – or sliding into a guardrail or power pole, for example, is covered if you purchased optional [Collision Coverage](#).

#### **Your Business**

- Commercial and Business Insurance policies vary from plan to plan, but typically will provide coverage for damage from the weight of snow and ice up to the policy limits for damage to the property itself along with the building's contents and liability.

### **What is typically not covered?**

#### **In/Around Your Home**

- In some policies, removal of trees that have fallen in your yard without damaging a building may not be covered – check with your insurance company or agent.
- Upgrades that weren't part of your home before the storm.
- Damage to your home that can be reasonably attributed to the homeowner's failure to do proper routine maintenance, such as clearing leaves/debris from rain gutters or fixing known leaks around windows or roof flashing that results in water damage to the structure.

#### **In Your Vehicle**

- Damage to your vehicle if you don't have Collision or Comprehensive Coverage.

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

- Check with your insurance policy, company or agent to understand your deductible – the amount you pay before your insurance coverage applies. If you have a \$1,000 deductible and the damage is minor, it may not make financial sense to file a claim. If you need to file a claim:
- Document damage and take pictures.
- If safe to do so, make temporary repairs to your home or business to prevent further loss from rain or snow. Save receipts for reimbursement.
- Contact your insurance agent or company to file a claim immediately. Filing a claim quickly enables your insurance company to get to you sooner.
- Use only licensed, reputable building contractors for repairs and be sure they get the proper building permits.

- If you're involved in an auto accident or if damage has been done by the storm to your vehicle, notify your insurance agent or company immediately to file an insurance claim. Ask what documents are needed to support your claim. Keep records of your expenses related to the accident because they may be reimbursable under your policy. Also, maintain copies of all your paperwork, including the police report and repair estimates.
- Develop a [home inventory](#) of your personal property. Even shooting digital photos or videos of your home and interior possessions can help, but a more complete inventory of your possessions will help you and your adjuster get through the claims process more quickly.

**What to avoid if your home has been damaged:**

- Be wary of contractors who “show up” at your door without invitation offering to make repairs to your home at low cost and avoid contractors who ask for a large deposit up front or bids that are unreasonably low. This may indicate a willingness to cut corners, leave work unfinished – or simply “take your money and run.”
- 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.

If you'd like more information on how to protect your family and property from landslides, flood, high winds and snow storms contact the [NW Insurance Council](#) at (800) 664-4942.

*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. Visit our new website today: [www.nwinsurance.org](http://www.nwinsurance.org).*

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