What to know about Personal & Commercial Insurance and civil unrest

SEATTLE, June 3, 2020 – Protest marches that have included acts of vandalism, theft and violence have resulted in considerable damage to businesses in many communities in Washington and Oregon in recent days. At this time, we do not have an estimate of insured losses resulting from the civil unrest. This will be difficult to estimate, due to (1) the continuing protests and inability to freely and fully adjust/evaluate claims; and (2) the number of insurers who may see claims from insured properties in the affected communities. We have requested information from our members and other organizations and will provide it when we can to the media.

Please see below and on our website an Issue Brief compiled by NW Insurance Council offering general information about personal and commercial insurance that may provide coverage for losses suffered by policyholders in affected communities.

In general, there is coverage for property and/or vehicle damage that is the result of civil unrest, and coverage for loss of income due to a business closure – due either to physical damage or to closure by civil authority – may also be available. However, it is important to stress that the language of the policy determines coverage, not generalized
statements. We urge business, home and vehicle owners to review their policies with an insurance professional – their insurance company or agent/broker – to know what their policies cover, BEFORE damage occurs.

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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