



## *Media Advisory*

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## **Stormy weather expected: What to know about storms and insurance**

**PORTLAND, OR** – A storm system is expected to impact Washington, Oregon and Idaho this afternoon through at least Friday, bringing high winds and heavy rains to the lowlands and significant snowfall in the mountains.

Here's what residents who are in the storm's path should know about what standard Home, Business and Auto Insurance policies cover if this upcoming storm causes damage.

- ✓ Standard [homeowners](#), [renters](#) and [business](#) insurance policies generally provide coverage for damage to insured structures from snow, fallen trees/limbs and wind.
- ✓ However, standard home, renters and business policies do not include coverage for flooding and landslides.
  - Flood Insurance can be purchased through an insurance agent or an insurer participating in the [National Flood Insurance Program](#) (NFIP). Some private insurers offer coverage as well. Typically, there is a 30-day waiting period from the time a policy is purchased until you are covered.
  - Damage from landslide is not covered by a standard homeowners, renters or business insurance policy, but special coverage – called

a “Difference in Conditions” policy – [is available](#) for purchase as a stand-alone policy, usually from a specialty lines broker.

- ✓ Damage to vehicles caused by wind, falling trees, flood and landslide is covered for insureds who have selected optional [Collision or Comprehensive](#) Coverage.
- ✓ If you must travel in hazardous weather conditions, make sure you know what your auto insurance policy covers in case an accident occurs. Review your auto policy or contact your insurance company or agent to make sure you know what your auto policy does and does not cover.
- ✓ For tips and information about winter weather driving, visit the [Washington State Department of Transportation’s website](#).

The NW Insurance Council encourages all homeowners, renters, business owners and vehicle owners to contact their insurance company representative or agent now to review and understand the insurance coverage they need 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.*

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