



NW Insurance Council

Media Alert

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Severe Spring storms: Know what your Homeowners, Renters and Auto Insurance policies cover before the next storm hits

SEATTLE, WA, April 4, 2022 – Spring weather can quickly produce severe storms 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 cause by severe thunderstorms, which often produce high winds and, occasionally, a tornado in the Pacific Northwest.

“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.”

Wind damage: what’s covered

- Damage from thunderstorms that produce high winds, including tornados, is typically covered under standard *Homeowners insurance* policies.
- Damage to personal possessions inside a *rented* property is typically covered up to policy limits under standard *Renters insurance* policies.

- Damage to vehicles caused by wind, falling trees, flood and landslide is covered for insureds who have selected optional [Collision or Comprehensive](#) Coverage. Personal possessions inside a vehicle may be covered by *Homeowners* or *Renters* insurance policies.
- A complete [home inventory](#) of your possessions will help you and your insurance company get through the claims process more quickly.
- Read your policy's declarations page, or check with your company or agent to be familiar with your deductible amount. Property and auto insurance policies typically include a deductible – the amount the policyholder pays before insurance coverage “kicks in.” It may be a set amount, or it may be a percentage of the insured value, but it also may be an amount selected by the policyholder when the policy is purchased.

Floods and Landslides

- 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.

Filing a Claim

If property damage occurs to your home, business or vehicle, you can start with these basic steps (after the storm has passed) to get the [claims process](#) started:

- Contact your insurance company representative as soon as possible to start the claims filing process. Your insurer may even have access to online or smartphone application-based claims filing.
- Take pictures and document damaged property. This will help your adjuster more accurately assess the damage.
- If safe to do so, make temporary repairs to damaged property (such as covering broken windows or holes in the roof) to prevent further damage. Keep receipts because your insurance company will reimburse you for reasonable costs.
- Be wary of deceitful contractors. Typically, fraudulent disaster repair scams begin with an unsolicited visit from a contractor who seeks to help storm victims rebuild. More information about [contractor fraud](#) and what to look out for can be found [here](#).

For more information about how to file a claim and prepare your home or business for the next disaster, visit us online at 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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