



NW Insurance Council

Media Advisory

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Severe weather continues in Western Washington and Oregon: What to know about storms and insurance

PORTLAND, OR – A strong weather system is expected to produce heavy rain and high winds in Western Washington and Oregon today, prompting high wind warnings and flood watches throughout a region that has already been hit hard by severe weather in recent days.

Here's what residents who are in the storm's path need to know about Home, Business and Auto Insurance coverage for storm-related damage:

- Safety first! Downed power lines can be fatal. Stay at least 30 feet away and never drive over a downed power line. Call 911 immediately to report the location of any fallen line, especially if the downed line is causing a fire, sparks or is touching an occupied vehicle. Visit [Snohomish County PUD's website](#) for more safety tips.
- Damage from wind, including roof, siding or window damage from fallen trees or limbs, is typically covered under standard homeowners and business insurance policies. And your policy protects you regardless of whether trees fall from your property or your neighbor's property.
- Standard [homeowners](#), [renters](#) and [business](#) insurance 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.
- With heavy rain comes the risk of landslides in the Pacific Northwest. 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 your vehicle caused by wind, falling trees, flood and landslide is covered, but only if you have optional [Collision or Comprehensive Coverage](#).

The NW Insurance Council encourages all homeowners, renters, business owners and vehicle owners to contact their insurance company representative or agent now to make sure they have the right coverage to protect their property and belongings before the next severe weather event.

If your home has suffered storm damage:

- Contact your insurance company or agent as quickly as possible to estimate damage and get the claims process underway.
- If it is safe to do so, make emergency repairs that prevent damage from worsening.
- If you are approached by contractors to make repairs to your home, insurers encourage homeowners to do due diligence, to make sure your contractor is licensed & bonded by the state and has good ratings from the Better Business Bureau or online rating services.
- Don’t sign a repair contract you haven’t read or fully understand, and don’t pay “up front” for repairs before the job is completed to your satisfaction.

- If your vehicle is damaged, contact your insurance company or agent as quickly as possible and if possible, provide smartphone photos of the damage to help speed your claim.

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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