



NW Insurance Council

Media Alert

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Boise braces for strong winds: What Homeowners, Renters and Auto Insurance covers

BOISE, ID– Strong winds are forecasted to sweep through the Boise, ID area today, bringing the potential for power outages and property damage.

Making sure you have the right insurance coverage to protect your home, belongings and vehicles is an important part of being prepared for damage caused by high winds.

“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 or fire.”

Wind damage: what's covered

- ✓ Damage from windstorms 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** is covered under optional [Comprehensive](#) (or “other than collision”) policies. Personal possessions inside a vehicle may be covered by *Homeowners* or *Renters* insurance policies.
- ✓ A complete [home inventory](#) 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.
- ✓ **Additional living expenses** are typically covered if you’re unable to occupy your primary resident due to storm damage. And some policies provide up to \$1,000 in coverage for frozen and refrigerated food spoilage after 72 hours of continuous power interruption. Check your policy or contact your agent or company for coverage information.

Filing a Claim

Insurance agents, brokers and claims personnel and are open and working, sometimes remotely, during current “stay at home” orders from federal and state governments. So 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:

- ✓ Don’t wait to file a claim. 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.

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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