



NW Insurance Council

Consumer Alert

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Release Date: 09-18-2025

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Winterize your home or business now to avoid costly damage and insurance claims

PORTLAND, OR, September 18, 2025 – Freezing temperatures, ice, snow, and wind can wreak havoc on homes and businesses that aren’t properly prepared. Fall is the ideal time to take simple, preventative steps that can save thousands of dollars in repairs when winter storms hit the Pacific Northwest.

Approximately one in 35 insured homes has a property damage claim related to wind or hail each year, according to the [Insurance Information Institute](https://www.iiil.org/) (I.I.I.), and nearly one in 60 insured homes has a property damage claim caused by water damage or freezing each year.

While Homeowners and Business Owners insurance policies typically cover sudden, unforeseeable losses, losses caused by neglect or poor maintenance may not be covered.

“Property insurance is a partnership between the property owner and the insurance company,” said Kenton Brine, NW Insurance Council President. “Your policy covers hazards such as wind, theft, and fire, but most policies exclude damage that could have been prevented with routine maintenance.”

It's important to talk with your insurance agent or company about your coverage, and to make sure your home or business is ready for seasonal weather.

Ice & Water Damage Claims

Homes and businesses in Washington, Oregon and Idaho are vulnerable to water damage as a direct result of ice dams building up in rain gutters. Clogged with leaves and debris, heavy rain, then snow, then freezing temperatures cause ice to build up between the rain gutter and the roofline, prying open spaces for water to intrude when temperatures warm. In many cases, costly damage that occurs could have been avoided with simple maintenance.

What's Covered & Not Covered

Standard Homeowners and Business Insurance policies will cover weather-related damage if it is the result of a covered peril, such as water damage to your home or business because a tree fell and punctured your roof, allowing water to leak inside. Losses such as frozen pipes that burst, ice dams, frozen gutters and damage caused by the weight of ice or snow also are covered under standard [Homeowners Insurance](#) and [Business Insurance](#) policies.

Weather-related damage that occurs to your home or business because of gross negligence on the owner's part may not be covered, however. Neglected roof leaks, gutters that have never been cleared from debris or inattention to overgrown or diseased landscaping, for example, is often excluded from coverage.

Also, damage caused by [flooding](#) from outside your home – rising rivers or lakes, for example - is specifically excluded under standard home and business insurance policies. Coverage is available in most communities through the [National Flood Insurance Program](#) (NFIP) but typically comes with a 30-day waiting period before the Flood Insurance Policy goes into effect. Similarly, “earth movement,” from landslides, mud flow or sinkholes, requires special coverage and is not included in a standard home or business policy.

Tips to Protect Your Home or Business

While it may take some work to winterize your home or business, it is worth it to help protect your most valuable assets and your finances. NW Insurance Council and the [Insurance Institute for Business & Home Safety](#) (IBHS) offer these tips to help you prevent future damage and thousands of dollars in repair costs:

- **Clear gutters:** Remove leaves and debris so melting snow and ice can drain properly. This prevents ice dams that push water under your roof. Consider adding gutter guards to reduce clogs.
- **Trim trees:** Cut back weak or dead branches before storms. Ice, snow, and wind can bring them down, causing damage to your home, car, or power lines.
- **Improve insulation:** Add insulation to attics, basements, and crawl spaces. Preventing heat loss reduces ice dams and lowers the risk of roof collapse.
- **Protect pipes:** Wrap exposed pipes with insulation or heating tape. Check for cracks or leaks and repair them promptly to avoid costly water damage.
- **Maintain indoor heat:** Keep your home at 65°F or warmer during freezing weather. Colder temperatures won't protect pipes inside walls from freezing.
- **Know your plumbing:** Learn where your home's pipes and main shut-off valve are located. If pipes freeze, shutting off water quickly can limit damage until repairs are made.
- **Prevent [sewer backups](#):** If your home is downhill or connected to city sewers, ask a plumber about installing a backflow prevention device.
- **Do routine inspections:** Check ceilings, walls, and windowsills for water stains, discoloration, or musty odors. Inspect attics, vents, hoses, and water heaters for leaks and perform regular maintenance.
- **Service heating sources:** Have furnaces, boilers, fireplaces, and chimneys inspected annually. Well-maintained heating systems reduce fire risks and costly breakdowns.

For more information about Property & Casualty Insurance, contact [NW Insurance Council](#) at (800) 664-4942.

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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