



NW Insurance Council

Consumer Alert

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Winter storms and insurance: what to know before and after the storm

PORTLAND, OR, November 13, 2025– During the fall and winter months, powerful storms often usher in high winds, heavy rain, and dangerous weather conditions in the Pacific Northwest, resulting in damaged property. Fortunately, in most cases, storm damage is covered by insurance.

“High winds and soggy soil can lead to fallen trees, water intrusion, and other costly damage,” said Kenton Brine, President of the Northwest Insurance Council. “Good maintenance before a storm, safety during one, and timely claims afterward can make a big difference in how quickly you recover.”

[NW Insurance Council](#) offers these coverage facts about severe winter weather damage and tips about what to do next:

What is typically covered?

Your Home

- Fallen trees, heavy snow, or roof collapse. Most [homeowners](#), [renters](#), and [business](#) policies cover damage to your home or other insured structures and/or

damage to your possessions inside insured structures caused by fallen trees, large branches, or the collapse of a roof under the weight of snow or ice. Coverage generally applies whether the tree was on your property or a neighbor's, and some policies may also help pay for cleanup or repairs to damaged landscaping, fences, or outbuildings.

- **Tree removal after a storm.** Most policies will help pay to remove trees or large branches that have fallen on an insured structure, such as your home, garage, or shed. If the tree didn't hit a structure, however, removal may not be covered. Check your policy or ask your agent to be sure.
- **Damage to personal belongings.** Homeowners and renters insurance typically cover personal property damaged inside your home by a covered peril, such as when a storm causes part of your roof to collapse or a tree limb to break through a window, damaging your furniture, electronics, or other belongings.
- **Damage from frozen or burst pipes.** If a frozen pipe bursts and leaks, most policies will cover the resulting water damage to floors, walls, or furniture. However, water lines from the street to your home are usually excluded unless added as a rider or endorsement to your policy.
- **[Additional living expenses.](#)** If storm damage makes your home unlivable, most homeowners policies will help pay for temporary housing, meals, and other increased living costs while repairs are being made.
- **Temporary repairs.** Most policies cover reasonable costs to make short-term repairs that prevent further damage, like boarding up broken windows or tarping a damaged roof. Save all receipts so your insurance company can reimburse you.

Your Vehicle

- **Damage from snow, ice, or falling trees.** If your vehicle is damaged by the weight of snow or ice, falling branches, or debris, you're covered, but only if you've purchased optional [Comprehensive Coverage](#). This also includes damage from flooding or other non-collision storm hazards.
- **Damage from collisions or sliding on ice.** If you slide into another vehicle, a guardrail, or a power pole during icy conditions, the damage to your car is covered under [Collision Coverage](#), which is also optional.

Your Business

- **Property and contents coverage.** Most commercial property insurance policies cover storm damage to your building and its contents, including damage caused by high winds, falling trees, or the weight of snow and ice. Coverage amounts vary by policy, so it's important to review your limits before severe weather hits.
- **Business interruption.** If your business must temporarily close because of storm damage to your property, Business Interruption Coverage (if included in your policy) can help replace lost income and cover ongoing expenses such as payroll, rent, and utilities.
- **Liability coverage.** Standard commercial policies often include liability protection if someone is injured on your property during or after a storm.
- **Review your policy regularly.** Because commercial coverage can differ widely depending on your type of business and location, review your policy each year with your insurance professional to make sure you have the right protection in place before the next storm season.

What is typically not covered?

Your Home

- **Tree removal when no structure is damaged.** If a tree falls in your yard but doesn't hit your home or another insured structure, cleanup and removal costs may not be covered under a standard policy. Check with your insurance company or agent to confirm what your plan includes.
- **Home upgrades or additions.** Improvements made after a storm, or upgrades that weren't part of your home before the damage occurred, are generally not covered unless your policy has been updated to reflect them.
- **Damage from neglected maintenance.** Insurance covers sudden and accidental losses, not gradual damage that results from lack of upkeep. Clogged gutters,

loose shingles, or known roof leaks that haven't been repaired could all lead to denied claims if they contribute to the loss.

- **Flooding.** Standard homeowners, renters, and business insurance policies do not cover flooding caused by rising water from rivers, lakes, or heavy rain. Separate Flood Insurance is available through the [National Flood Insurance Program](#) (NFIP) or some private insurers.
- **Landslides and earth movement.** Damage caused by landslides, mudflows, or other ground movement isn't covered under standard policies. You can purchase a special [Difference in Conditions](#) (DIC) policy from a specialty broker to protect against these risks.

Your Vehicle

- **No optional coverage.** If you don't have Comprehensive or Collision Coverage, storm-related damage to your vehicle, including from falling trees, ice, or accidents on slick roads, will not be covered by your auto policy.

What to do if your home or vehicle has been damaged

- **Document the damage.** Take photos and videos of all visible damage before you make any repairs. This will help your insurance adjuster estimate your claim accurately.
- **Make temporary repairs if it's safe.** Cover broken windows, tarp damaged roofs, or move valuables out of harm's way to prevent further loss. Save all receipts for materials and labor; your insurer may reimburse reasonable costs for emergency repairs.
- **Contact your insurance company or agent right away.** The sooner you [file a claim](#), the faster your insurer can begin helping. Many companies now offer mobile apps or online portals where you can upload photos, submit claims, and track progress.

- **Work only with licensed, [reputable contractors](#).** Be sure your contractor is properly licensed, insured, and obtains all required building permits. Check references and reviews before signing any contracts.
- **Create or update a home inventory.** A detailed list of your personal property, including photos, serial numbers, and estimated values, can make the claims process smoother and help ensure you receive full reimbursement for covered losses.

What to avoid if your home has been damaged

- **Be cautious of repair scams.** Avoid contractors who arrive unsolicited, demand large upfront payments, offer unusually low bids, or pressure you to sign quickly. Take time to review agreements carefully, verify credentials, and check with your insurance company or a trusted advisor if something doesn't feel right.
- **Don't authorize extensive repairs without approval.** Only make temporary repairs necessary to prevent further damage unless your insurance adjuster has authorized the work. If you move forward without approval, you may be responsible for those costs.
- **Don't discard damaged items too soon.** Keep all damaged property until your insurance adjuster has inspected it. Throwing items away before they're documented could result in denied reimbursement.

If you would like more information on how to protect your family and property from storm damage, contact the [NW Insurance Council](#) at (800) 664-4942 or info@nwinsurance.org.

NW Insurance Council is a nonprofit, insurer-supported organization providing information to consumers, media and public policymakers in Washington, Oregon and Idaho.

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