



Media Advisory

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Storm damage from atmospheric rivers: What to know about insurance coverage

SEATTLE, WA – Multiple atmospheric rivers sweeping across Washington and Oregon this week have triggered flood warnings and evacuations, increased landslide risks, and caused fallen trees to damage homes and vehicles and knock out power.

If your home or vehicle have suffered damage from this week's storms, contact your insurance company to find out more about what your policies cover. Meanwhile, here's what residents should know about storm damage and what standard Home, Business, and Auto Insurance policies generally cover and don't cover:

Covered Storm Perils:

- **Wind-related damage is generally covered.** Most standard homeowners and business insurance policies include coverage for wind-related damage, including damage from fallen trees or debris. If a tree or limbs damage an insured structure on your property, it does not matter if the tree was originally on your property or your neighbor's property. Contact your insurance company or agent if your home suffers storm damage to your roof, siding or windows.
- **Additional Living Expenses (ALE)** may help if your home becomes uninhabitable. If a covered peril, such as wind damage or a fallen tree, forces you to leave your

home, most standard homeowners and renters policies include [Additional Living Expenses](#) coverage. ALE can help pay for temporary housing, increased food costs, storage, and other necessary expenses while repairs are underway. ALE *does not apply* if the damage was caused by an excluded peril such as flooding or landslides.

- **Spoiled food from power outages may be covered.** Many homeowners, renters, and business insurance policies include limited coverage for refrigerated or frozen food spoilage when caused by a covered peril or an off-premises power outage. Coverage limits vary by insurer, so contact your insurance company or agent to confirm your specific limits and deductibles.
- **Auto damage from wind, falling trees, floods, or landslides is covered only if you carry [Comprehensive or Collision](#) coverage.** Liability-only policies will not cover this type of damage to your own vehicle.

Storm Perils NOT Covered by standard policies

- **Flood and landslide damage are not covered under standard policies.** [Homeowners](#), [renters](#), and [business](#) insurance policies exclude damage caused by flooding, mudflows, or earth movement. Water or sewer line backups resulting from a flood are also excluded unless an endorsement was purchased to add that coverage.
- **Flood insurance must be purchased separately.** It's available through insurance companies and agents participating in the [National Flood Insurance Program](#) (NFIP), as well as some private insurers. Be aware: NFIP policies typically include a **30-day waiting period** before coverage takes effect.
- **Landslide damage requires special coverage.** Because standard policies exclude earth movement, property owners may need a Difference in Conditions (DIC)

policy, which is available as a stand-alone product through specialty lines brokers. A licensed agent can help you find coverage through a licensed surplus lines broker.

- **Be aware of deductibles.** Even when coverage applies, you will be responsible for your policy's deductible — either a flat amount or a percentage of your home's insured value. If you're unsure what your out-of-pocket costs would be, review your policy or contact your insurance agent.

The NW Insurance Council encourages residents to take time now to review their insurance coverage and confirm they have the protection needed before severe weather strikes again.

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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