



Media Advisory

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After the Floods: What insurance may cover and how to file a claim

PORTLAND, OR– As communities across Washington assess damage from historic flooding, many homeowners and renters are facing displacement, power outages, and vehicle damage. While flood damage itself is not covered by standard homeowners or renters insurance policies, there may be other types of coverage that can help policyholders recover from certain storm-related losses.

The [NW Insurance Council](#) encourages residents to review their policies and contact their insurance company or agent as soon as it is safe to do so.

Insurance coverage that may help after severe storms includes:

- **Additional Living Expenses (ALE):** If a home is uninhabitable due to a *covered* loss, [ALE coverage](#) may help pay for temporary housing, meals, and other essential living expenses while repairs are made. Coverage and limits vary by policy.
- **Spoiled Food:** If a power outage caused by a covered peril results in spoiled food, some homeowners and renters policies may provide limited coverage for food replacement, subject to policy terms and deductibles.
- **Vehicle Damage:** Flood-damaged vehicles are typically covered under [comprehensive or collision](#) auto insurance coverage. Policyholders should contact their auto insurer to discuss coverage and next steps.
- **Fallen Trees and Storm Damage:** Damage caused by wind or falling trees may be covered if it results from a covered peril. Damage caused by flooding, landslides, or mudslides is generally excluded under standard policies.

“Many people are surprised to learn that their insurance policy may help with things like temporary housing or spoiled food if the damage was caused by something covered, such as wind or a power outage,” said Kenton Brine, president of NW Insurance Council. “The best thing to do is document what happened and call your insurer or agent to talk through what coverage may apply.”

How to [file an insurance claim](#) after storm damage:

- **Put safety first.** Do not enter flooded or structurally unsafe areas.
- **Document the damage.** Take photos or videos of all affected areas and damaged belongings as soon as it is safe.
- **Prevent further damage.** Make temporary repairs if possible and safe, such as covering a damaged roof, but do not begin permanent repairs before speaking with your insurance company.
- **Keep receipts.** Save receipts for emergency repairs, temporary lodging, meals, and other storm-related expenses.
- **Contact your insurer or agent promptly.** Even if you are unsure what caused the damage or whether it is covered, reporting the claim allows the insurer to determine coverage and explain the next steps.
- **Complete your claims forms.** Many insurers now offer online tools and mobile apps that make it convenient to file a claim and check its status from your phone, tablet, or computer. Check with your insurer or agent to see what options are available.
- **Ask questions.** Insurance policies are complex, and your agent or insurer can help explain deductibles, coverage limits, and timelines.
- **Be wary of deceitful contractors.** Typically, fraudulent disaster repair scams begin with an unsolicited visit from a contractor who seeks to help storm victims rebuild. More information about contractor fraud and what to look out for can be found on the [National Insurance Crime Bureau’s website](#).

As recovery efforts continue and additional storms remain in the forecast, the NW Insurance Council urges residents to take time to understand their insurance coverage and seek guidance from their insurer or agent about what may or may not be covered.

For more information about storm damage and insurance coverage, visit
<https://www.nwinsurance.org>

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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