



NW Insurance Council

Consumer Alert

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Spring home maintenance can prevent damage that insurance may not cover

What to Know

- *Check your home* for winter damage this spring and review your insurance coverage.
- *Insurance often covers* sudden accidents, but not damage caused by neglected maintenance.
- *Spring storms can bring* wind, rain and hail. The right home and auto coverage can help protect you from costly repairs.

BOISE, ID, March 12, 2026– Winter may still have a firm grip on the Northwest, but spring is just around the corner. As temperatures begin to warm and the region prepares for seasonal storms, now is a good time for homeowners to inspect their property for winter damage and make sure they have the right insurance coverage in place.

Spring is an ideal time to check for wear and tear around the home and address potential

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safety hazards before they turn into costly problems.

While standard [Homeowners Insurance](#) policies are designed to help policyholders recover from unexpected damage caused by events such as fires, windstorms, theft or other disasters, policies typically do **not** cover damage that develops over time because of neglected maintenance.

“Around your home, issues like leaking windows, cracked foundations, clogged gutters or a worn roof can lead to costly damage,” said Kenton Brine, president of the NW Insurance Council. “And it’s important for homeowners to know that standard homeowners insurance policies often exclude coverage for damage that could have been prevented through routine maintenance.”

Before severe weather strikes, homeowners and drivers should review their insurance coverage to make sure they are adequately protected.

Start by contacting your insurance agent or company to verify that your home is insured for its current replacement value. Many insurers offer [replacement cost coverage](#), which helps ensure that your home can be rebuilt at current construction costs if it is severely damaged or destroyed.

Drivers should also confirm that they carry [comprehensive coverage](#) on their auto insurance policy. This optional coverage protects against vehicle damage caused by events such as theft, hail, flooding, falling objects or windstorms.

Without these protections, homeowners and drivers could face higher out-of-pocket costs if damage occurs.

To help homeowners prepare for spring maintenance and severe weather, the [NW Insurance Council](#) offers the following tips.

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Spring Home Checkup

- **Check and clean gutters** to prevent water from backing up into your attic. Also, check the roof. Look for worn, curled or missing shingles and replace them.
- **Repair loose or damaged siding** and examine soffit boards (horizontal surfaces under eaves).
- **Make sure downspouts slope away** from the home and carry water at least five feet from the foundation walls.
- **Have a professional inspect** your heating/air conditioning system annually.
- **Make sure sprinkler heads** are directed away from the house to prevent water build-up near foundation walls.
- **Check your home's crawl spaces and/or underground basements** for evidence of standing water not draining efficiently, to prevent long-term damage to your foundation.
- **Remove clutter from storage areas** to reduce fire hazards. Also, examine decks, porches and balconies for weak or broken railings and posts.
- **Caulk and reseal window** and door flashing, seals or weather stripping.
- **Check the attic** for moisture and surface discoloration.
- **Check fire extinguishers** in your kitchen and garage to make sure they are full.
- **Replace batteries in smoke and heat detectors** if you didn't already do so when changing clocks for daylight saving time.
- **Install outlets** equipped with ground-fault circuit interrupters when outdoor electrical outlets are located near water sources.
- **Inspect your lawn** for rocks or other objects that could be launched from your lawnmower and injure others or damage property.
- **If you need to hire a contractor to repair damage**, be sure to use only licensed, bonded and insured building contractors and be sure they get the proper building

permits. To find out if a contractor is licensed and bonded in Washington, go to the Department of Labor & Industries website or protectmyhome.net.

Homeowners and Auto Insurance

- **Review your Homeowners policy** to make sure your home is insured for its current replacement value, since rising construction costs can leave homeowners underinsured.
- **Know that standard Homeowners policies** typically do not cover floods, earthquakes or landslides. Separate coverage may be available through your insurer or the [National Flood Insurance Program](#).
- **Understand your policy and the [claims process](#)** before damage occurs and contact your insurer promptly if severe weather damages your home or vehicle.
- **Check your Additional Living Expense ([ALE](#)) coverage**, which may help pay for temporary housing and other costs if your home becomes uninhabitable during repairs.
- **Consider comprehensive auto coverage**, which helps pay for vehicle damage caused by theft, fire, hail, flooding and other severe weather events.
- **Create a [home inventory](#)** with photos or video of your belongings to help speed up the claims process after a loss.

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 to consumers, media and public policymakers in Washington, Oregon and Idaho.

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