



NW Insurance Council

Consumer Alert

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Volcano eruption coverage – what’s protected and what’s not – 46 years after Mount St. Helens

May 18 marks 46th anniversary of Mount St. Helens eruption

What to Know

- *The Pacific Northwest is home to several active and dormant volcanoes. Experts warn that a major eruption could send ash as high as 20,000 feet into the atmosphere and potentially trigger floods and lahars (volcanic mudflows) to populated communities.*
- *Most Home, Renters, and Business Insurance policies cover property damage caused by volcanic blast, airborne shockwaves, ash, dust, or lava flow.*
- *Most Homeowners and Business Insurance policies do not cover damage from earthquakes, landslides, lahars, or other earth movement, even when caused by volcanic activity.*

SEATTLE, WA, May 14, 2026– On May 18, 1980, the eruption of Mount St. Helens killed 57 people, devastated forests and communities across the Pacific Northwest, and remains one of the most destructive volcanic events in U.S. history. Forty-six years later, the

anniversary serves as a reminder for residents and businesses throughout the region to understand their insurance coverage and prepare for future natural disasters.

When Mount St. Helens erupted, insurers processed approximately 40,000 claims totaling \$27 million in insured losses — equivalent to roughly \$100 million today.

While scientists cannot predict exactly when or where significant volcanic activity may occur, the Pacific Northwest remains home to several active volcanoes, including Mount Rainier, Mount Hood, and Mount Baker. Emergency management experts warn that a major eruption could generate widespread ashfall, disrupt transportation and utilities, and create destructive mudflows in populated areas.

“The most important step that families and businesses can take is to prepare before a disaster happens,” said Kenton Brine, president of the Northwest Insurance Council.

“Whether the threat is volcanic activity, wildfire, flooding, or earthquakes, having an emergency plan and understanding your insurance coverage can make recovery much easier.”

The NW Insurance Council and [Insurance Information Institute](#) offer the following guidance to help consumers understand what insurance typically covers during a volcanic eruption:

What’s Covered

- Most homeowners, [renters](#), and business insurance policies cover direct property damage caused by volcanic blast, airborne shockwaves, ash, dust and lava flow.
- Fire, explosion or theft resulting from a volcanic eruption is generally covered under standard policies.
- Vehicles damaged by volcanic ash or debris are typically covered under [auto policies](#) if the owner carries comprehensive coverage.
- Sudden, direct damage to engines caused by volcanic ash may be covered, while long-term wear and tear from ash accumulation generally is not.

- Auto accidents occurring during or after a volcanic event are handled like other accidents if collision and liability coverage are in place.

What's Typically Not Covered

- Standard [homeowners](#) and [business policies](#) generally do not cover earthquakes, landslides, mudflow or other earth movement, regardless of whether the event is connected to volcanic activity.
- Damage from lahars and flooding is generally covered only through a separate flood insurance policy, such as coverage available through the [National Flood Insurance Program](#) (NFIP) or some private insurers.
- Earthquake coverage is usually available as an endorsement or through a separate [earthquake insurance](#) policy.
- Coverage for landslides and mudflow may be available through specialty “difference in conditions” policies offered by surplus lines insurers.
- Damage to land, trees, shrubs, lawns and property stored in the open is typically excluded from standard policies.

Safety and Recovery Tips

- Avoid driving in heavy volcanic ash whenever possible. Ash can severely damage engines and vehicle systems.
- If your vehicle is exposed to ash, replace air filters and have the vehicle inspected by a qualified mechanic.
- Do not wipe ash from windows or vehicle surfaces, as volcanic ash is highly abrasive and can scratch paint and glass.
- Rinse ash carefully with water when conditions are safe.
- Remove ash from roofs and gutters as soon as it is safe to do so. Wet ash is extremely heavy and can damage structures.

Disaster Preparedness Recommendations

Everyone should prepare for all natural disasters with a comprehensive emergency plan that includes:

- A [disaster preparedness](#) and evacuation plan.
- At least four days of drinking water and nonperishable food.
- First aid supplies, medications, flashlights, batteries, and weather radios.
- Copies of insurance policies and important documents.
- A [home inventory](#) documenting personal belongings.
- Identified evacuation routes and meeting locations.
- An out-of-state emergency contact person.

Additional disaster preparedness resources are available from the [American Red Cross](#).

For more information on preparing for a disaster, visit www.nwinsurance.org or contact NW Insurance Council at 800-664-4942 or info@nwinsurance.org.

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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