

Concerned About Winter Storm Damage To Your Home Or Car? I.I.I. Reviews What's Covered by Your Insurance

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NEW YORK, January 26, 2015 ? With blizzard conditions hitting a large swath of the Northeast, car crashes and damage to property is likely to occur, according to the Insurance Information Institute (I.I.I.).

?Standard homeowners policies provide coverage for damage caused by wind, snow, severe cold and freezing rain,? said Jeanne M. Salvatore, senior vice president and chief communications officer of the I.I.I. ?Car accidents caused by slippery road conditions are also covered under standard auto insurance policies.?

The I.I.I. offers the following information on insurance coverage:

Auto Policies

- Vehicle crashes between two or more drivers caused by snowy and slippery roads are covered by liability insurance, which is required by most states. A car that crashes into an object would generally be covered under the optional collision portion of an auto policy.
- Physical damage to a vehicle caused by heavy wind, flooding or fallen ice or tree limbs is covered under the optional comprehensive portion of an auto policy.

Homeowners Policies

Standard homeowners insurance covers:

- Wind-related damage to a house, its roof, its contents and other insured structures on the property. Also, wind-driven snow or freezing rain that gets into the home because the home was damaged by wind.
- Tree limbs that fall on a house or other insured structure on the property?this includes both the damage the tree inflicts on the house and the cost of removing the tree, generally up to about \$500.
- Damage from ice and other objects that fall on the home.
- Damage to the house and its contents caused by weight of snow or ice that creates a collapse is covered.
- Freezing conditions such as burst pipes or ice dams, a condition where water is unable to drain properly through the gutters and seeps into a house causing damage to ceilings and walls. However, there is generally a requirement that the homeowner has taken reasonable steps to prevent these losses by keeping the house warm and properly maintaining the pipes and drains.
- Additional living expenses (ALE)?in the event that a home is severely damaged by an insured disaster. This would pay for reasonable expenses incurred by living elsewhere while the home is being fixed.
- Damage caused by flooding is **not** covered by standard homeowners or renters insurance policies. Melting snow that seeps into a home from the ground up would be covered by flood insurance, which is provided by FEMA?s National Flood Insurance Program, and a few private insurers. Flood insurance is available to both homeowners and renters.

?Consumers who need to file an insurance claim should contact their insurance professional as soon as possible,? said Salvatore. ?Let your agent know the extent of the damage and start to document your loss with lists, receipts or photographs. If you have a home inventory, now would also be a good time to access it.?

Information on how to prepare your home against winter-related damage can be found at the Institute for Business & Home Safety.

RELATED LINKS

Facts and Statistics: Winter Storms

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