Thunderstorms Are Frequent Cause of Property Damage; Covered Under Standard Home and Business Insurance Policies

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? While hurricanes tend to make headlines, the destructive force of thunderstorms also causes large scale damage and even death, as evidenced by the severe weather that struck the Mid-Atlantic, Southeast and Gulf Coast states this weekend, noted the Insurance Information Institute (I.I.I).

In fact, over the last three years, the insurance industry paid \$30 billion in property claims for thunderstorms, the highest in U.S. history.

?The recent devastation across multiple states demonstrates the need for everyone to prepare for severe weather,? said Jeanne M. Salvatore, senior vice president and consumer spokesperson for the I.I.I. ?No matter where you live, you need to have the right amount and type of insurance to protect yourself financially.?

In addition to the thunderstorms that wreaked havoc over the weekend, damage was also caused by tornadoes that also caused damage. About 1,200 tornadoes with wind gusts up to 200 miles per hour develop annually. Spring is the most severe season for tornadoes.

Standard homeowners and business insurance policies provide coverage for wind damage, which includes thunderstorms, tornadoes and hurricanes. There is also coverage for these disasters under the optional comprehensive portion of a standard auto insurance policy.

I.I.I. offers the following resources on windstorms and insurance:

Issues Updates: Catastrophes and Insurance Facts and Statistics: Catastrophes U.S. Facts and Statistics: Tornadoes Facts and Statistics: Homeowners Insurance Insurance Topics: Natural Disasters

To arrange an interview with the I.I.I., contact Jeanne M. Salvatore at 212-346-5555, jeannes@iii.org or via direct message at Twitter @JeanneSalvatore.

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