

# Polar Vortex Seizes Most of United States; Frigid Weather Can Lead to Burst Pipes, Fallen Trees, and Other Hazards Covered by Home and Auto Policies

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**NEW YORK, January 7, 2014** — Dangerously low temperatures, such as those enveloping the central, eastern and even southern United States, bring with them potential hazards for homeowners and drivers alike, according to the [Insurance Information Institute](#) (I.I.I.).

“Severe winter weather is the third-largest cause of insured catastrophe losses, after hurricanes and tornadoes,” said Dr. Robert Hartwig, president of the I.I.I. and an economist.

Dr. Hartwig adds, “Winter storm claims, including those associated with freezing and ice damage, accounted for 7.1 percent of all insured catastrophe losses between 1993 and 2012, placing it third behind hurricanes and tropical storms (40 percent) and tornadoes (36 percent) as the costliest natural disasters. While most winter storm losses occur in northern and mountainous regions of the United States, this week’s polar vortex threatens millions of homeowners in the south who may be unprepared for extreme cold.”

On an inflation-adjusted basis, insurers paid \$27.8 billion in winter storm claims to policyholders over this period—or \$1.4 billion per year, on average, according to Property Claims Service for Verisk Insurance Solutions.

“Those unaccustomed to frigid weather, such as residents of southeastern states, should take reasonable steps to protect themselves, and their property,” the I.I.I. noted.

Many of the types of damage caused by a deep, prolonged drop in temperatures are covered by standard home and auto policies.

## Homeowners Insurance Policies

- Freezing conditions such as burst pipes or ice dams—a condition where water unable to drain properly through the gutters and is diverted into a house, causing damage to ceilings and walls—is covered. There is generally a requirement, however, that the homeowner has taken reasonable steps to prevent these losses by keeping the house warm and properly maintaining pipes, drains and gutters. Homeowners with pools, particularly those in the South who are unaccustomed to cold weather, are reminded to keep their filtration systems running overnight to avoid freeze damage.
- Tree limbs that fall on a house or other insured structure on the property would be covered for both the damage the tree inflicts on the house and the cost of removing the tree, generally up to about \$500. Ice or other objects that fall on the home are also covered.
- Damage to the house and its contents caused by weight of snow or ice that creates a collapse is also covered under standard homeowners insurance policies.

## Auto Insurance Policies

- Property damage liability coverage pays for damage you (or someone driving the car with your permission) may cause to someone else’s property caused by icy roads. This usually means damage to other cars, but also includes damage to structures your car may hit.

- Collision coverage pays for damage to your car resulting from a collision with another car, object or as a result of flipping over. It also covers damage caused by potholes.
- Physical damage to a car caused by heavy wind, flooding, fallen ice, or tree limbs, is covered under the optional comprehensive portion of an auto policy.

If you have to file an insurance claim, contact your insurance company as soon as possible. Let them know the extent of the damage and how they can reach you over the next few days. The I.I.I. also has detailed [claims filing information](#) to help make the process as easy as possible for policyholders .

For more advice on preparing for severe cold weather, go to the [Insurance Institute for Business & Home Safety](#) (IBHS). The [National Highway Traffic Safety Administration](#) (NHTSA) has developed Winter Driving Tips.

## RELATED LINKS

- Issues Update: [Catastrophes: Insurance Issues](#)
- Facts and Statistics: [Winter Storms](#)

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