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Are you insured for winter weather?

(Salem) — As the winter storm season approaches, now is a good time to evaluate your insurance coverage and plan ahead to make sure you're covered if your home is damaged by floods, wind, or cold weather.

For example, flood damage is not covered by most homeowner policies, and while you can buy flood insurance purchased through a federal program, policies don't take effect for 30 days. Additionally, landslides aren't covered by homeowner's policies, and frozen pipes might not be covered if you fail to keep your house warm enough.

The Oregon Department of Consumer and Business Services' Insurance Division encourages consumers to call their insurance agent or company if they have questions about coverage. Consumers can also call the division's consumer advocates at (888) 877-4894. Here are some weather-related insurance tips.

- While homeowner policies don't cover flooding, you can buy flood insurance from the National Flood Insurance Program (NFIP). However, the policy generally doesn't take effect until 30 days after purchase. You can buy flood insurance from a licensed private insurance company or an independent property and casualty insurance agent in Oregon. You can call the NFIP at (888) 379-9531 for an agent referral.
- If your home is damaged in a storm, contact your insurance company as soon as possible. Protect your property from further damage (save any receipts) but don't make permanent repairs until your insurer inspects the damage. Make a detailed list of the damaged property. Include brand names and model names. Take photographs or videotape the damage.
- Homeowner policies generally cover damage to your house from the weight of ice and snow but don't cover damage to a retaining wall, foundation, fence or paved area. If your place is unoccupied, be sure to maintain heat in the building or shut off and empty the water supply.
- Some homeowner policies cover food spoilage caused by a power outage. If yours does, make a list of the spoiled food before you throw it out.
- Homeowner policies generally pay to remove debris from your home or outbuildings if a falling tree causes damage. However, if a tree falls and doesn't damage the residence, the typical policy doesn't pay to remove the tree. If you have trees that present a danger, however, you should remove them at your expense.
- If your neighbor's tree falls on your house, *your* homeowner policy should cover the damage. Your insurance company will investigate whether there is any responsibility on the part of your neighbor.

- Your homeowner policy won't cover earth movement, which includes landslides, mudflows and erosion. You can usually add earthquake coverage for an additional premium. Earthquake insurance does not cover a loss caused by landslides or erosion.
- Generally, your policy won't cover groundwater seepage or water damage from backed-up drains or sewers. However, some insurers offer endorsements (added protection) that you can buy. Check with your agent or company.

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