

Insurance tips for freezing temperatures, snowstorms

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The weather is turning cold and with that comes the chance of ice and snow.

Winter weather can lead to damage due to falling trees or limbs, burst pipes, ice dams on your roof, cracks in your home's foundation, car crashes, and more. Some of these losses may be covered by your insurance policy and others may not.

Before your home, vehicle, or possessions are damaged by storms and winter weather, the Oregon Division of Financial Regulation recommends calling your insurance company or agent to make sure you have the right types and amounts of coverage.

You can also take actions to help prevent losses from occurring in the first place. You can:

- Inspect and maintain your foundation, gutters, and roof
- Insulate and maintain water pipes

- Monitor tree health and trim them as needed
- Prepare your vehicle for winter driving

If your home or vehicle is damaged in a storm, call your insurance company or agent to ask about your policy coverages, exclusions, and deductibles before filing a claim.

Before filing a claim, it is important to know if the amount of your loss is worth the effect filing a claim can have on your premium rates. It may be better to handle repairs yourself, if the loss is less than or close to your deductible.

Homeowners

A typical homeowners policy covers damage to the home caused by falling trees or limbs and weight of ice and snow. If your home received minor damage, such as the wind blowing a few shingles off your house, your homeowners insurance will probably replace the damaged shingles, but not the entire roof.

Winter storms can also create sudden damage caused by an ice dam on the roof or pipes bursting due to freezing. This type of damage is typically covered, and can be extensive – if a pipe burst floods a home – or minor, such as a leak from an ice dam causing a stain on a ceiling.

If your home sustained severe structural damage from a fallen tree or other storm debris, and it is deemed uninhabitable, and your policy has additional living expenses coverage, it can help cover the extra costs of lodging, meals, and even pet boarding while you are unable to live in the home. Those who have renters insurance can also take advantage of this policy coverage.

If your home lost power and received only minor damage, it will probably still be considered safe to live in, so additional living expenses may not apply. Check with your insurance agent or provider to confirm your coverage.

Coverage may be available for food spoilage due to a power outage. If you need to file a claim for another type of damage to your home, food spoilage can typically be added to the claim you need to file for repairs.

Auto

There are three coverage options on an auto insurance policy that typically apply to winter storms:

- **Comprehensive** covers damage caused by falling trees or limbs. This includes while your vehicle is parked inside a garage. Homeowners insurance excludes coverage for vehicles, even while parked inside your garage.
- **Collision** covers damage to your vehicle that occurs while driving. This includes hitting storm debris or sliding on ice.
- **Liability** covers damage you accidentally caused to another person's property or to a person who is injured in an accident.

Once again, if the cost to repair your vehicle is less than or close to your deductible, you may not want to file a claim.

Remember, you want to make sure you have the right types and amounts of coverage and take steps to reduce your risks. Check with your insurance agent or company to determine your policy coverages, exclusions, and deductibles.

If you still have questions or concerns, the division's consumer advocates are here to help. You can contact the division's advocates three ways:

- Call 888-877-4894 (toll-free)
- Email dfr.insurancehelp@dcbs.oregon.gov
- Visit dfr.oregon.gov

Visit the division's storm insurance resource page for more information.

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