
Your homeowners policy and storm damage—what's covered?

Generally, how does my homeowners policy respond to storm damage to my property?

Your homeowners policy covers most losses that may occur to your dwelling and personal property. Commonly, losses resulting from theft, fire, wind, vehicles and vandalism are covered.

What if there is damage because of a storm?

A standard homeowners policy covers storm damage to the dwelling, its contents and other structures such as garages and fences, up to the policy limit. Such damage also acts as a trigger for coverage of other consequential losses and expenses including removal of debris and loss of use.

What if my family and I cannot live in our home because of the damage?

When storm damages make it necessary to leave your home temporarily, your homeowners policy covers the additional costs necessary to maintain your normal standard of living for such things as meals, lodging, laundry, transportation, entertainment, etc. You will need to present receipts for all of your expenses to be reimbursed.

What clean-up expenses can I expect to recover following a storm?

Your homeowners policy will cover costs for removal of debris when covered property is damaged. This includes the removal of trees that fall on covered structures, but this coverage for trees usually is limited to \$1,000 for a single storm.

Am I covered for protecting my property from damage?

Your policy obligates you to protect your property from further damage following a loss as a condition to payment of your claim. You can expect your policy to pay for such expenses to board windows and make emergency repairs. Also, property removed from your home to protect it from an impending storm receives more comprehensive coverage than what is provided at your home—for a limited period of time, it covers flood, earthquake and any direct damage to your dislocated property without exclusions. However, the expenses to remove the property from harm's way is not a covered expense.

What damages are not covered by my homeowners policy?

Trees, shrubs and gardens damaged or destroyed by the storm are not covered. The spoilage of food due to an inoperative refrigerator or freezer resulting from an off-premise power outage is not covered by many policies, unless the appliances are inoperative because the damage to power lines or other utility equipment occurred on your property; for example, lightning damage to your circuit box or a tree falling on power lines connected to your home.

It is important to note that there is *no* coverage for any damage that is a direct result of flood, surface water or water that backs up through sewers or drains that is caused by an act of nature (a storm).

How can I find out what is covered in my specific circumstances?

The information provided here includes general guidelines for storm damage coverage. You should contact our agency for definite answers and further advice.

