



December 10, 2014

MEDIA INQUIRIES ONLY:

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Rain and windstorm fact sheet

Rain and wind - Rain and windstorms can create massive destruction. When this damage occurs, it can open the door to complicated ambiguities with insurance coverage during the adjustment process. Most property insurance covers damage from rain and windstorms. However, there are many exclusions and limitations contained in the policies that are unique to windstorm.

Damage sustained to property can be covered under homeowner's policy, as well as fire policy if the extended coverage of windstorm has been purchased.

Structure or Dwelling - Direct wind damage to the structure or dwelling is covered under the standard Homeowner's policy and property policy (provided extended coverage was purchased). Land, including any costs required to replace, rebuild stabilize or restore the land is not covered.

- Damage to the structure caused by falling trees or debris is usually covered under the standard homeowner's policy.
- Policies may provide a limited amount to cover removal of tree debris from the residence premises when the tree has caused a loss to the dwelling or blocks a driveway.

Other Structures - Driveways, walkways, patios, fences and detached garages or car ports are covered by damage caused by wind subject to the limit stated in the declaration page.

Trees and Shrubs - Trees and shrubs are **not** covered by the peril of wind, nor is the cost of debris removal if the tree has not caused damage to covered property.

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Personal Property - Wind damage to personal property is covered. Damage to property contained in the building caused by rain, snow, sleet, sand or dust is only covered when the direct force of the wind damages the building causing an opening in a roof or wall. Certain personal property coverage for items such as money, electronic data processing system equipment, watercraft etc. is subject to dollar limitations described in the policy.

Refrigerated Products - Food spoilage from a loss of power affecting a refrigerator or freezer may be covered by homeowner's insurance policies. If power failure is not excluded, there may be coverage under the personal property section of the Homeowner's policy.

Additional Living Expense or Loss of Use - If windstorm damage makes the premises uninhabitable, most policies provide coverage for any reasonable and necessary increase in living expenses incurred by the insured.

Liability - Liability coverage is contingent upon the insured being negligent. Consumers may think that if a neighbor's tree falls and causes damage to their property, the neighbor is responsible and expect to be paid under the neighbor's liability policy. A downed tree that may fall into neighboring property causing damage is generally considered an "act of god" and is not covered under the liability portion of the policy. The insured would have to be determined negligent in some way for this coverage to be triggered.

Automobile Insurance - Windstorm damage to a vehicle such as falling trees or debris is covered if the insured purchased physical damage coverage. Liability only policies do not provide coverage for this type of loss.

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