



#INSURECA

# CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

## Insurance Commissioner Lara alerts consumers throughout the state about insurance coverage following winter storms

As areas of California are experiencing a series of winter storms, Insurance Commissioner Ricardo Lara is taking action to ensure residents and businesses are aware of what their insurance may or may not cover during their recovery.

Many people may not be aware that homeowners', renters', and commercial insurance policies typically exclude flood, mudslide, debris flow, and other similar disasters, however they may cover water damage from wind-driven rain that occurs during a storm and damage from fallen trees. For more information on [flood insurance resources](#), please visit the Department's website.

### Vehicle damage

If your vehicle was damaged by falling debris or flooded, you may have coverage under a comprehensive policy.

- Unlike a standard homeowners' insurance policy which typically does not cover you in the event of a flood, your auto insurance policy may cover your vehicle if it is damaged in a flood if you have purchased comprehensive coverage.
- Comprehensive auto insurance coverage protects your vehicle in the event of flood damage.
- While only liability coverage is required by law, you should consider comprehensive coverage to protect your vehicle in case of storm damage.
- You should call your insurance company to report the damages and take pictures and keep records of all clean up and repair costs.

### Fallen tree damage

Damage caused from fallen trees are generally covered under all standard homeowner policies. There may be exceptions. Please consult with your agent or your insurance company.

Damaged vehicles as a result of fallen trees are generally covered under the "Comprehensive or Other than Collision" portion of the auto policy. Check your auto insurance declaration page to see if this optional coverage was purchased and in effect at the time of loss.

### Top Ten Tips for People Affected by Winter Storms

The California Department of Insurance has posted a [Top Ten Tips for People Affected by Winter Storms](#) to answer questions about what consumers' insurance policies may cover. Consumers can take the following steps to recovery after a winter storm:



- Obtain complete copies of your insurance policy and see what type of storm damage is covered.
- Consult with your agent or insurance company to see if damage caused from fallen trees are covered under your insurance policy.
- Check if damaged vehicles as a result of flood or fallen trees are covered under the “comprehensive” or “other than collision” portion of your auto policy.
- Check your deductible and assess the situation. If the damage is below the deductible, the insurance company would not be obligated to pay. Of course, move forward to report the damages to your insurance company if the damages exceed your deductible.
- Make temporary repairs to prevent your property from further damage. Take pictures and keep records of all clean up and repair costs. Don’t make permanent repairs until the insurance adjuster sees the damage.
- Document all of your conversations with your insurance company/adjuster about your claim and policy limitations in a dedicated “claim diary.” If your adjuster says something is excluded, limited, or subject to certain conditions, ask the adjuster to point out the specific provision in your policy being cited.

The Department of Insurance can help consumers with insurance coverage or claim questions. Contact us at our consumer hotline at 800-927-4357 or through online chat or email at [insurance.ca.gov](https://insurance.ca.gov).

#### Resources

- [Flood Insurance Resources](#)
- [Top Ten Tips for People Affected by Winter Storms](#) – English
- [Los diez mejores consejos para las personas afectadas por las tormentas de invierno](#) – Spanish



**Exciting News!** 🌟 The California Department of Insurance (CDI) is proud to introduce the **Community Outreach and Education Partnership Initiative**. This dynamic program is designed to raise consumer awareness about CDI's vital services and expand understanding of key insurance topics and fraud prevention. Become a valued partner and unlock exclusive access to:

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