

Insurance Alliance of Michigan

WINDSTORMS: WHAT'S COVERED?

Damages to homes and autos are generally covered under a standard homeowners, renters or auto insurance policy. Some losses are covered to a noted limit, while others apply through policy endorsement. Policy deductibles can apply for auto, homeowners and business-related insurance claims.

Expenses incurred when taking measures to protect against further damage (such as placing plastic over a damaged roof, covering windows to prevent further water damage, etc.) are usually reimbursable under homeowners insurance. Save these receipts for claims filing.

HOME DAMAGE

Damage caused by high winds are generally covered by homeowners, renters and commercial insurance policies. Homes or belongings damaged as a result of a fallen tree – whether it is your tree or a neighbor's tree – are covered under your homeowners insurance policy.

DEBRIS REMOVAL

Typically, the cost associated with removing a fallen tree (or trees) is covered up to \$1,000 (\$500/tree) under the following circumstances:

- The tree was uprooted due to windstorm or a neighbor's tree was downed under the same circumstances and the tree damaged a covered structure such as the roof, garage or shed, or the fallen tree has not damaged covered property but blocks the insured's driveway or handicap access ways.

DAMAGE TO TREES

The residence's trees, shrubs, plants or lawn are NOT covered from damage caused by high winds. Such damages are covered from the perils of fire, lightning, explosion, riot or civil commotion, aircraft, non-owned vehicles, vandalism, malicious mischief or theft. Generally, the limit is 5% of the dwelling amount, but no more than \$500 for any one tree, shrub or plant. If lightning strikes a tree, which then falls on your home, homeowners coverage applies as noted.

VEHICLE COVERAGE

Vehicles damaged by debris or fallen trees/limbs are covered under the "comprehensive" portion of an auto insurance policy. This is optional coverage that protects insured vehicles in situations other than a collision. The Institute recommends that if severe weather threatens, cars should be moved under cover to prevent damage from high winds or flying debris, when possible.

HOME CONTRACTOR REPAIR TIPS

Carefully check the background of contractors and others who promise "cheap" repairs. IIM suggests checking with family and friends for referrals, or contacting your local homebuilders association or local Michigan Better Business Bureau.

FOOD SPOILAGE

Homeowners insurance policies differ, but food spoilage is normally excluded if the cause of loss is an off-premises power outage (downed power lines, etc.). Some insurance companies offer a

"refrigerated property coverage" endorsement that provides coverage - typically up to \$500 - for frozen/refrigerated items due to loss of power. Contact your insurance professional to see if coverage applies.

INSURANCE TIPS

- Closely inspect property and cars for damage.
- Photograph any damage and inventory losses, especially if heavy, widespread damage has occurred.
- Secure property from further damage or theft. Save all receipts since many insurers will reimburse these expenses.
- Contact your insurance agent regarding coverage clarification and damage assessment regarding a potential claim. Insurers have tightened underwriting guidelines and may evaluate all claims filed in recent years which could impact your insurability.
- Consider obtaining a written repair estimate prior to filing a claim as repair costs may not exceed your deductible.
- If required to seek temporary housing due to a covered loss, check your policy for "additional living expense" or "loss of use" coverage. Many policies cover additional expenses up to a stated amount (like motel & dining expenses).
- Create a home inventory and keep it up-to-date. A convenient, downloadable program is free at www.knowyourstuff.org.

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