INSURANCE AND WIND STORMS

Fallen trees and flooded roadways are causing several issues across the state. It is important for people to contact their insurance company as soon as possible if their property is damaged.

Tips for assessing damage to your home and car:

- Make safety the top priority when surveying storm damage; avoid downed power lines and watch your step walking around storm debris.

- Only if it is safe to do so, make temporary repairs to remove fallen debris and cover any openings created by the storm.

- Record the highest water line on your car and DO NOT attempt to start a flooded vehicle until it is inspected by a professional.

- Save all receipts you obtain from hiring professionals or purchasing supplies to make temporary repairs.

Wind damage:

- Most homeowners policies cover damage caused by wind. This includes straight-line winds and tornadoes.

- Wind damage typically occurs when wind speeds reach 50 to 60 miles per hour.

Insurance and that fallen tree:

- If a tree has fallen and caused damage to your home, garage, or other structure on your property, most homeowners insurance policies will cover the necessary cost to remove it from the damaged structure.

- If a fallen tree completely blocks your driveway, most insurance policies will cover the cost to re-establish access to your home.

- Coverage is also available to cut up a tree and haul it away once it is off the structure. Typically, insurance will pay up to $500 for this service.

- If a tree has fallen on your parked car, the comprehensive coverage on a typical auto policy will cover the damage.

Flood damage - a typical homeowners policy does not cover flood damage, however:

- Comprehensive coverage on a typical auto insurance policy will cover damage to your car caused by a flood.

- Damage to your home, personal property, and other structures is regulated by the National Flood Insurance Program and covered by a flood policy. For more information on flood insurance, visit floodsmart.gov.

All residents affected by storms are encouraged to contact their agent or insurance company to ask questions and report damage as soon as possible.

For more information, contact the Oregon Division of Financial Regulation:
888-877-4894 (toll-free), dfr.oregon.gov

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Department of Consumer and Business Services

440-5519 (2/24/COM)