

Severe Weather in U.S.'s Upper Midwest Is Winter's Biggest Insurance Event

Auto and Homeowner's Policies Cover Broad Range of Property Damages

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NEW YORK, March 14, 2019—Auto and home owners who incurred property damage because of this week's intense winds and blizzard conditions should contact their insurance professional about filing a claim, according to the [Insurance Information Institute](#) (I.I.I.).

The National Oceanic and Atmospheric Administration (NOAA) reports multiple U.S. states were [hit by a bombogenesis](#), a meteorological term that deals with the measurement of atmospheric pressure. The bombogenesis caused an extraordinary combination of wind-driven snow as well as rainfall which threatened to generate river flooding.

[Winter storms](#) usually cause more than \$1 billion in insured losses annually in the U.S.

"This phenomenon is a rare one for the landlocked region and has the potential to break all-time, low-pressure records for parts of Colorado and Kansas," NOAA stated.

The I.I.I. reminds consumers who sustained property damage from the bombogenesis to contact their insurance professional or company to review what's covered in their auto and home insurance policies.

Auto insurance policies cover:

- Damage from vehicle crashes involving two or more drivers which were caused by either snowy or slippery roads. It is covered under the standard liability portion of an auto insurance policy.
- Damage from a vehicle's crash into an object is covered under the optional collision portion of an auto policy. Seventy-three (73) percent of U.S. vehicle owners opted to buy collision coverage in 2016, a National Association of Insurance Commissioners (NAIC) survey determined.
- Damage to a vehicle caused by heavy wind, flooding, fallen ice or fallen tree limbs is covered under the optional comprehensive portion of an auto policy. Seventy-seven (77) percent of U.S. vehicle owners have comprehensive coverage, that same NAIC survey found.

Homeowners insurance policies cover:

- Damage to a house, its contents, and other insured structures (e.g., garage, shed) on a property caused by either wind or fallen tree limbs.
- Damage from either wind-driven snow or freezing rain that entered the home because the home was damaged by wind.
- Damage from ice and other objects that fall onto a home.
- Damage to a house and its contents caused by either weight of snow or ice.
- Damage caused by burst pipes or ice dams; the latter is a condition where water is unable to drain properly through a house's gutters and seeps into a house, causing damage to ceilings and walls.
- Additional living expenses (ALE), if the home is made uninhabitable by an insured disaster.

Damage caused by flooding is not covered by either a standard homeowners or renters insurance policy.

Melting snow that seeps into a home from the ground up would be covered by a flood insurance policy, which is provided by FEMA's National Flood Insurance Program, and a few private insurers. Flood insurance is available to both homeowners and renters.

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