

Commissioner's Corner: Guard Against Winter Storm Damage

“Weather in Oklahoma is often unpredictable. As our first winter storms approach, Oklahomans should review their insurance policies and be knowledgeable of the appropriate response to home damage or auto accidents.”

– **Kim Holland**, Oklahoma Insurance Commissioner



Snow and ice can prove dangerous and can cause severe damage to properties and vehicles. It is important to know what to do when your home is damaged or if you are involved in an automobile accident.

Oklahoma Insurance Commissioner Kim Holland offers this important information:

What damage is typically covered by my homeowners' policy?

- Damage caused by wind or wind-driven rain.
- Damage to your home from trees or other falling objects; however, if a neighbor's tree falls on your home because it was in poor condition in the first place and he/she neglected to cut it down, then your neighbor's policy covers the loss.
- Collapse of a structure due to the weight of ice or snow.
- Frozen pipes as the result of extreme cold weather; however, they may not be covered if the damage is due to negligence or if the home is vacant.

What damage is typically NOT covered by my homeowners' policy?

- Interior water damage from a storm when there is no damage to the roof or walls of your home. For example, ice dams form when melted snow refreezes at roof edges. This doesn't damage the roof, but it can cause interior water damage to insulation and walls when water seeps inside.
- Damage as the result of a flood.
- Removal of fallen trees if the trees do not land on and damage your home or car.
- Food spoilage due to a power outage.
- Water damage from backed-up drains or sewers.
- Collapse of detached structures (barns, sheds, carports, boat docks, etc.) due to the weight of ice, snow and sleet.
- Some insurers offer endorsements (additional protection that may be purchased) for certain items not covered under a standard homeowners' policy, so check with your agent or company to determine your needs.

What should I do if my home is damaged?

- Call your insurance company or agent with your policy number and other relevant information as soon as possible. Be sure you cooperate fully with the insurance company and ask what documents and forms you will need.
- Take photographs or video tape the damage.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts including those from temporary repairs covered by your insurance policy.
- If your home is damaged to the extent that you cannot live there, ask your insurance company or agent if you have coverage for additional living expenses incurred for accommodations while repairs are being made. Be sure to save all receipts to document these costs.

If you are in an automobile accident:

- Call the police.
- Obtain information such as the names, addresses, telephone numbers, and license numbers of all persons involved in the accident and all witnesses. Also, record the time, date, location, road conditions, make and year of the vehicles involved, insurance information, apparent damage and injuries, and your version of what happened. Call your insurance agent or insurance company with your policy number and other relevant information as soon as possible. Be sure you cooperate fully with the insurance company and ask your agent what documents, forms, and data you'll need.
- Take notes each time you talk to your insurance company, agent, lawyers, police, or others involved in the situation. Write down the dates, times, names, and subjects you talked about, as well as any decisions or promises made.
- Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable and save any receipts and bills, including those from a car rental or towing and storage of your damaged car.

Contact the Oklahoma Insurance Department

- Each insurance policy has its own provisions and elements. Please call your agent to make sure you have the right coverage to protect you from this winter's storms.
- If you have a dispute with your insurer about the amount or terms of the claim settlement, please contact the Oklahoma Insurance Department at 800-522-0071 for assistance.

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