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Homeowner policies cover wind, tornado damage

(Salem) —Property owners facing damage from today’s tornado and strong winds should contact their insurance company as soon as possible. Make a list of damaged property, including brand names and model names. Damage from winds, including tornadoes, is covered by the typical homeowner policy.

“Putting together detailed information about your losses, including photographs or video of the damage, will help the insurance company process your claim as quickly as possible,” said Teresa Miller, administrator of the Oregon Insurance Division. The division is part of the Department of Consumer and Business Services.

Also, it is important to do everything you can to protect your property from further damage. Move property exposed to weather to a storage area or cover it as well as you can with tarps. Board up broken windows or tarp roof damage if possible. If you make any temporary repairs, keep receipts. But do not make permanent repairs because the damage must be inspected first.

Homeowner policies generally cover damage to the home and attached structures up to the limit of the policy. A separate limit applies to other structures, such as tool sheds, garages or shops, and to personal property.

Also, homeowners policies typically cover additional living expenses if your home is no longer “habitable” due to a covered loss. Amounts of coverage are typically listed on the policy “declaration” page but you can also call your insurance agent or company for this information.

Business owners will have coverage for wind damage on all but the most limited policies and should also do what they can to protect their property and secure the premises. Review your policy to see if you have loss of income protection.

Farm owners will have coverage for wind damage but outbuildings and barns are normally only covered if they are specifically listed on the policy – and every policy will vary.

While the first call should be to the insurance company, people who encounter problems or have general questions about coverage can call the Insurance Division’s consumer advocates at 1-888-877-4894.

Learn more about winter storm damage and insurance at http://insurance.oregon.gov/consumer/consumer-tips/4845-20_storms.pdf. General homeowner insurance information is available at: <http://insurance.oregon.gov/consumer/homeowner-renter/home.html>.

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The Insurance Division is part of the Department of Consumer & Business Services. For more information, visit www.insurance.oregon.gov. The Department of Consumer and Business Services is Oregon’s largest business regulatory and consumer protection agency. For more information, visit www.dcbs.oregon.gov.