



NEWS RELEASE

Insurance Division 350 Winter St. NE, Room 440

Salem, Oregon 97301-3883

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Contact: John Piper
503-947-7213

Will your insurance pay for windstorm losses?

As Oregonians begin to clean up damage from recent windstorms, some may be wondering if insurance will pay for their losses.

The Insurance Division of the Oregon Department of Consumer and Business Services (DCBS) reports that homeowner insurance policies generally cover property damage caused by windstorms.

“Damage resulting from a windstorm is usually covered by your homeowner policy, minus the deductible,” said Ron Fredrickson, manager of the Insurance Division’s Consumer Advocacy Unit. “This applies even if the damage is caused by your neighbor’s tree falling on your house.”

Fredrickson said the Insurance Division has received several calls from consumers who think their neighbor should be liable for damages caused by the neighbor’s tree. He said the neighbor may be liable if negligence could be proven. In most cases, there is no negligence if a healthy tree is blown down by high winds.

“Homeowner policies require that you, the insured, protect your property from further damage,” Fredrickson said, “so we recommend making temporary repairs, such as boarding up a hole in the roof or covering it with a tarp.” He said your insurer may be able to recommend companies that provide temporary repair services. If the damage is serious enough that the house cannot be occupied, homeowner insurance will generally pay for additional expenses incurred to temporarily live elsewhere.

Damage to a motor vehicle caused by falling objects is usually covered by an auto insurance policy, minus the deductible, if the owner had comprehensive coverage, according to Fredrickson.

He said there may be exceptions to these general rules, so policyholders should contact their insurance agent or company as soon as possible to report a loss and find out what’s covered.

The Consumer Advocacy Unit is available to help Oregonians who have insurance questions or complaints about agents or companies. Consumers may call Consumer Advocacy at 1-888-877-4894 or 503-947-7984, or visit the Insurance Division’s Web site: www.insurance.oregon.gov.

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The Insurance Division, part of the Department of Consumer and Business Services, helps ensure the financial soundness of insurers, the fair treatment of consumers, and the affordability and availability of insurance products. For more information, visit www.insurance.oregon.gov.

The Department of Consumer and Business Services protects consumers and workers while supporting a positive business climate in Oregon. For more information, visit www.dcbs.oregon.gov