



# NEWS RELEASE

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## **State offers insurance advice for consumers affected by storm damage**

SALEM — Oregonians whose property was affected by recent storms should assess the damage as soon as possible and try to mitigate any further harm, according to the Oregon Department of Consumer and Business Services (DCBS), Insurance Division.

When it's safe to do so, DCBS advises property owners to determine the extent of damage from the storms. Damage caused by high winds is covered under a typical homeowner's policy. However, flood damage usually isn't covered; a flood insurance policy is required.

Contact your insurance agent or insurance company as soon as possible to file a claim. DCBS recommends making a list of damaged or lost items and including their age and value where possible. It's also helpful to take pictures or video to document storm damage to your property or personal belongings.

Next, do what you can to mitigate further damage. For example, to prevent mold, remove wet contents as soon as possible.

Most auto damage from the storm would be covered if you have comprehensive auto insurance. Unfortunately, if you only have a liability policy on your vehicle, damage would not be covered.

If you don't receive a response from your insurance agent or company, or if you have a dispute over your claim, contact the DCBS Insurance Division's Consumer Advocacy Unit at 1-888-877-4894.

Answers to frequently asked questions about insurance and water damage are available on the Insurance Division's Web site: [www.insurance.oregon.gov](http://www.insurance.oregon.gov).

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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](http://www.dcbs.oregon.gov).