

For Blizzard Damage, Turn to Your Homeowner's Policy

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Atlantic Coast residents digging out from last weekend's blizzard may be relieved to know that a standard homeowner's insurance policy covers most types of damage caused by winter storms.

"We pay for most things that are the result of a snowstorm," said Don Griffin, vice president of personal lines at the Property Casualty Insurers Association of America.

That includes damage from high winds, heavy snow and ice, said Jeanne Salvatore, a spokeswoman for the Insurance Information Institute, an industry group. So, for instance, if strong winds blew a hole in your roof, and then snow and ice fell through the opening and damaged the home's interior and your belongings, the damage is covered.

Coverage is, of course, usually subject to a deductible, which is an amount subtracted from the loss that the homeowner pays. Deductibles are often a flat amount — say, \$500 or \$1,000 — or may be based on a percentage of the home's insured value.

If snow accumulates on the roof and it collapses, that is typically covered as well. To help avoid damage, the Insurance Institute for Business & Home Safety recommends using a \$40 roof rake to remove snow.) Damage from ice dams, in which snow on the roof melts and refreezes, letting water seep into your walls and ceiling, is also covered.

The same goes for damage from burst pipes because of freezing temperatures, provided you took "reasonable" steps to prevent such an occurrence, like not turning off the heat while you are out of town for a few days, Ms. Salvatore said.

Flooding is a major concern for some people, especially those in parts of the southern New Jersey shore, where the storm brought high tides and sent icy water into streets. Damage from flooding isn't usually covered by most homeowner policies.

To have coverage from flood damage — generally, water that enters the house from the ground up because of rising rivers and streams or high tides — homeowners must buy special flood insurance. Most policies are sold by the National Flood Insurance Program, administered by the Federal Emergency

Management Agency. As of last November, there were about 5.1 million policies in force nationally, with a concentration in the South.

Because of the flood exclusion in most homeowner policies, consumers should know the details of their coverage, take lots of pictures and be prepared to argue their case when filing a claim for any type of water damage to their home, said Amy Bach, executive director of United Policyholders, an advocacy group. Some claims adjusters, she said, “will be in a hurry to classify damage as flood-related, when it may not be.”

Here are some questions and answers about winter insurance coverage:

■ What if wind blows a tree down on my property?

According to the property casualty insurers group, if a blizzard blows over your tree and it damages your neighbors’ property, they should file a claim with their own insurance company. But if the tree falls on your house, the damage is covered by your policy. In general, the policy pays for the removal of the tree and repair of any damage. But, if a tree or branch falls and doesn’t harm anything, there’s no coverage for the cost to remove the tree.

■ How much does flood insurance cost?

The average flood insurance premium was about \$700 a year in 2014, while the average flood claim was nearly \$42,000 from 2010 to 2014, according to FEMA. But premiums can be much more expensive in high-risk areas. Some policyholders are seeing premium increases of as much as 25 percent at renewal time, as part of a plan to put the federal flood program on sound financial footing after major storms in recent years.

Even flood policies, however, don’t cover everything in a home’s basement. So if your basement is prone to flooding, it may be unwise to finish it with expensive furniture and fixtures, Ms. Salvatore said.

■ What about storm damage to my car?

Damage to cars from winter storms, including falling ice blocks or snow-laden tree branches, is covered by the comprehensive portion of your auto insurance policy, Ms. Salvatore said. Comprehensive coverage, however, is usually optional. So if you haven’t bought it, you’ll probably pay for repairs yourself.