

[Insurance expert weighs in on Missoula storm aftermath, claims process](#)

NBC Montana

With severe damage throughout the Missoula area after last week's storm, some citizens may be wondering how much the repairs will hurt their wallet.

Fallen trees on homes and caved-in fences are currently a common sight in Missoula, and insurance companies are receiving countless insurance claims.

NBC Montana reached out to multiple insurance companies in town to get some advice on how to approach insurance claims after this storm. Almost universally they said they were too busy to talk.

Andre Marcure, the principal owner of Marcure Insurance, said in just half a workday, he saw over 150 submitted claims.

Marcure said a disaster like this isn't completely foreign to Missoula. They occur about every 20 years, he said.

"Last time like this was 1998," Marcure said. "When we had some significant wind and hail losses that surpassed this number."

But the advice he gives through these experiences stays the same. Take lots of pictures of the scene, take steps to prevent future damage, especially if future storms are on the horizon, and get on a waitlist for any repairs needed; the sooner the better.

He also reminds citizens that barring some exceptions of negligence, they aren't liable for the damage caused by their property.

“This is an act of nature,” Marcure said. “This is a wind event. You are not necessarily legally liable for that damage that a fallen tree or a building blown over on somebody’s fence has done.”

NBC Montana asked if customers should expect higher premiums. Marcure said they most likely will go up.

“A significant event like this is going to make its way to the actuaries and eventually lead to higher premiums, unfortunately,” Marcure said.

He also said under most property insurance policies, debris removal isn’t covered unless it hit a structure that is covered by insurance.

“So that tree that’s just fallen in your yard, it’s not going to be covered against the peril of wind,” Marcure said.

Click here to visit United Policyholders, a nonprofit designed to help people make decisions on claims and familiarize people with insurance literacy.