



## INSURANCE Tips

### Free help with your insurance questions or complaints

Consumer Advocacy  
Hotline

Toll-free  
1-888-877-4894

Salem  
503-947-7984

E-mail  
cp.ins@state.or.us

Follow DCBS on  
Twitter



[twitter.com/OregonDCBS](https://twitter.com/OregonDCBS)

### Division of Financial Regulation

350 Winter St. NE  
P.O. Box 14480 Salem,  
OR 97309-0405

Phone: 503-947-7980

Fax: 503-378-4351

Web: [dfr.oregon.gov](http://dfr.oregon.gov)



**The winter storm season is always a good time to evaluate your insurance coverage. Is your home covered for damage by floods, wind, or cold weather?**

### Floods

- ▶ Flood damage is not covered by most homeowner policies. However, you can buy flood insurance from the National Flood Insurance Program (NFIP), [www.floodsmart.gov](http://www.floodsmart.gov).
- ▶ The policy generally doesn't take effect until 30 days after purchase.
- ▶ You can buy flood insurance from a licensed private insurance company or an independent property and casualty insurance agent in Oregon. Call NFIP at 888-379-9531 (toll-free) for an agent referral.



### Water back up

- ▶ Generally, your policy won't cover groundwater seepage or water damage from backed-up drains or sewers. However, some insurers offer a small amount of coverage and others offer endorsements (added protection) that you can buy for water backup. Check with your agent or company.



### Wind

- ▶ If a tree falls on your house, **your** homeowner policy should cover the damage. If the tree belongs to a neighbor, your insurance company will investigate whether there is any responsibility on the part of the neighbor.
- ▶ Homeowner policies generally pay to remove debris from your home or outbuildings if a falling tree causes damage. However, if a tree falls and doesn't damage the residence, the typical policy doesn't pay to remove the tree.



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- ▶ If you have trees that present a danger, you should remove them at your expense.
- ▶ If the wind blows a few shingles off your house, your insurance company will likely replace the damaged shingles, but will not provide you with an entirely new roof. Repairing the damage done by the “covered loss,” in this case the wind, is the company’s responsibility. Home maintenance is your responsibility. If a tree falls on your car, the damage may be covered if you have comprehensive insurance, which covers you for physical damage **other than** collision. This type of insurance is optional. While we are required to carry liability insurance to pay for damage we cause to others, Oregon law doesn’t require us to buy insurance to protect our own property.



## Cold

- ▶ Homeowner policies generally cover damage to your house from the weight of ice and snow but don’t cover damage to a retaining wall, foundation, fence, or paved area.
- ▶ If your home (or dwelling) is unoccupied, maintain heat in the building or shut off and empty the water supply.



## Landslides

Your homeowner policy won’t cover earth movement, which includes landslides, mudflows, and erosion. You can usually add earthquake coverage for an additional premium. However, earthquake insurance does not cover a loss caused by landslides or erosion. Specialty coverage for landslides may be available; contact an insurance agent.

## What to do if your property is damaged

- ▶ Contact your insurance company as soon as possible.
- ▶ Protect your property from further damage (save receipts).
- ▶ Don’t make permanent repairs until your insurer inspects the damage.
- ▶ Make a detailed list of the damaged property, including brand names and model names.
- ▶ Take photographs or videotape the damage.

