

Winter storm strikes: What's covered by my insurance?

By Michelle Megna | Posted : January 12, 2022 | 2 min read



Find the Best Home Insurance for You

Homeowner Renter



HOME INSURANCE INSIGHTS

Find out what your homeowners insurance covers should winter storms cause damage to your property.

During a typical winter, storms can cause damage totaling \$1 billion or more, according to the Insurance Information Institute. In 2021 alone, the nation saw a February winter cold snap strike Texas resulting in damages that ranked among the 10 costliest natural disasters in U.S. history. Texas homeowners filed around 425,000 insurance claims related to the storm as of June 18, 2021, according to the Texas Department of Insurance. At that time, insurers paid out \$4billion for about 253,000 claims.

Recovering from a severe winter weather event can be especially painful for those lacking adequate homeowners insurance to reimburse their losses.

A good homeowners insurance policy covers damage caused by things such as a snow-covered roof that collapses on a home, an ice-laden tree that topples onto a house and frozen pipes that burst and flood the home's interior.

The infographic below shows what homeowners insurance typically covers when winter storms strike.

WINTER STORMS: ARE YOU COVERED?

Make sure your home is covered for damage from blizzards, ice storms, and other winter weather

WATER DAMAGE

Freezing temperatures can cause pipes to burst, causing water damage.

As long as you haven't left your house unoccupied and cold, most home insurance covers repairs for:

- The broken pipe
- Water damage in your home
- Water damage to furnishings

ROOF DAMAGE

Here's what a standard homeowner's policy should cover in these scenarios:

- Water leaks through your roof:** Covered: Water damage to your home, Water damage to furnishings
- Roof cave-in due to the weight of snow:** Covered: Damage caused by the weight of ice, snow, or sleet
- Gutters clogged with ice:** Covered: Damage to ceiling and walls from water leaks

IF A TREE FALLS...

Where are you likely to get help paying for the damage?

- A tree on your property damages your roof:** Your homeowner's policy should cover the cost of: Removing the tree, Repairing the damage to your house
- A tree blows over in a storm and damages your car in the driveway:** If you have comprehensive car insurance, it should cover damage to your vehicle from natural disasters like this
- A tree on your property falls and damages your neighbor's house, shed, or car:** Your neighbor should file a claim under their home and/or auto insurance
- A neighbor's tree falls on your property and damages your house:** Your insurance should pay for damages and reimburse you up to a certain amount (usually around \$500) for the cost of removing the tree
- A tree falls on your property, causing no damage to anything outlined in your homeowners policy:** Your insurance won't pay for removal of the tree

AVALANCHE!

If a huge chunk of ice falls from your roof and lands on your car... Comprehensive car insurance coverage pays for damage to your car caused by something other than a car accident, such as:

- Fire
- Vandalism
- Natural disasters
- Theft
- Animal Collisions

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