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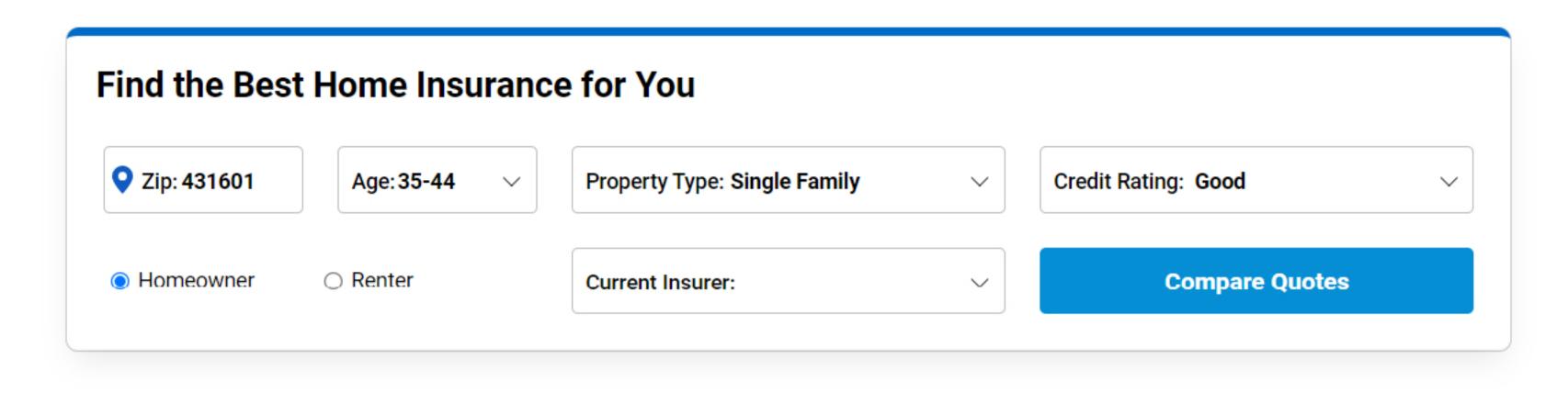
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# Winter storm strikes: What's covered by my insurance?

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HOME INSURANCE



#### HOME INSURANCE INSIGHTS

**AUTO INSURANCE** 

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.



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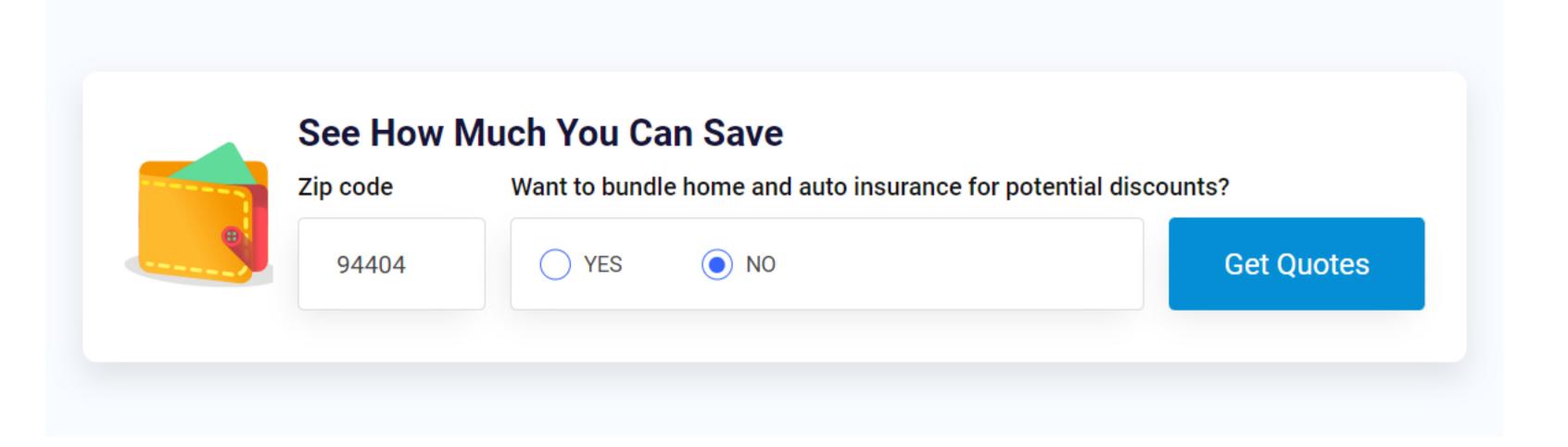
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