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## INSURANCE & STORMS OR DISASTERS

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*The best time to prepare for what to do after a storm or disaster is before the event happens. Here are some points to keep in mind about your auto and homeowners insurance coverage.*

- In some situations, homeowners insurance or auto insurance may cover damage to your home or car caused by fire, wind, rain, snow, lightning, or hail.
- Your policy may have limitations that may cause your home or car *not* to be covered by insurance. You should review your insurance policy for specific information on your policy coverages, conditions and exclusions.
- Damage caused by flooding is not covered by homeowners insurance. To cover your home for flood damage, you must have flood insurance from the National Flood Insurance Program (NFIP). For more information, visit the NFIP website at [www.floodsmart.gov](http://www.floodsmart.gov), and see our publication: [Flood Insurance Information](#).
- If you have water damage to the inside of your home from rain or snow, your insurance policy may not cover the damage unless the rain or snow enters through a roof or wall damaged by wind or hail.
- Water damage that results in mold and rot is typically excluded in homeowners policies, although some insurance companies offer extra coverage you can buy to cover this kind of damage.
- Damage from the following situations commonly caused by storm events or natural disasters are generally covered by most homeowners or auto insurance policies, but you should read your insurance policy or speak with your insurance agent (producer) or insurance company for more specific information:
  - Falling objects. If a tree on your property falls on your house, you can file a claim for the damage under your homeowners policy. If it falls on your vehicle, you can file a claim under your auto policy if you have comprehensive coverage.
  - Roof damage or collapse. Homeowners policies generally cover only the portion of a roof that was damaged by, or collapsed from, falling objects, rain, snow, or wind.

- Hail damage. Homeowners insurance policies will generally cover damage to your home and your personal property. Hail damage to your vehicle will typically be covered by your auto policy if you have comprehensive auto coverage.
- When you have damage to your house or car, here are some important things to consider:
  - Document the damage by taking photos or video recordings of the damage to your home or car.
  - Contact your insurance company BEFORE you begin to repair, replace, clean, or dispose of your property. Your insurance policy requires that you show damaged property to the insurance company. If you begin to repair, clean or replace property before the insurance company has a chance to confirm and evaluate the damage, the insurance company could deny your claim.
  - **Important:** Your insurance policy may require that you take steps to prevent further damage, even if you are not sure whether the insurance policy will cover the damage. For example, if a window breaks and rain or snow is coming inside your home, you should take steps to keep the rain or snow from continuing to damage the inside of your home. You may need to board- up the window or put a tarp on your roof to keep the rain and snow from causing more damage to your home.
  - If you must cleanup or make emergency repairs before your insurance company's representative sees the damage, call your insurance company and ask what kind of documentation it will accept.
  - Make a record of what you cleaned up and repaired by taking photographs or videos of the damages and the repairs that took place. Keep records of any reports or receipts.
- When making a decision of whether to file a claim with your insurance company or to pay the costs of repairs yourself, consider these important points.
  - Your insurance claim history is evaluated periodically by your insurance company to determine your premium rates and whether to continue your insurance coverage.
  - If you call your insurance producer or company simply to ask questions about your coverage, make sure you tell the insurance company

representative that you are making an “inquiry”, and that you are not filing a claim.

- If certain conditions exist, your insurance company may decide to not renew your homeowners insurance policy based on the number of claims and other factors about the property covered by the homeowners insurance policy.
- If you think the damage to your home or vehicle might cost less than your insurance policy deductible to repair or replace damaged property, you should consider not filing a claim with your insurance company and just paying the repair/replacement costs yourself. Filing a claim may result in an increase to your insurance rates or may lead to your policy not being renewed, even if the insurance company did not pay to repair damage.
- Check your insurance policy or speak with your insurance agent (producer) about coverage for storm damage to boats, planes or other types of property that may not be covered under your homeowners or auto insurance policies.
- Here is a link to some important resources to help you work with your insurance company before you experience a storm event. Information on how to prepare yourself, take an inventory of your personal property and other important consumer information can help you with storm and disaster preparedness. [Insure U Online, Disaster Preparedness](#)
- If you have questions or a complaint about an insurance agent or your homeowners insurance company, contact the Arizona Department of Insurance at:

Email: [consumers@azinsurance.gov](mailto:consumers@azinsurance.gov); Website: [insurance.az.gov](http://insurance.az.gov)  
Phone: 602-364-2499 or 800-325-2548 (outside the Phoenix metropolitan area)

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*Persons with disabilities may request materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternative format.*

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