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# GENERAL STORM INFORMATION

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- ❖ If a tree falls on your car, your auto insurance will pay if you have comprehensive coverage but not if you carry only liability.
- ❖ If a tree falls on your home or other covered structure, your insurance will pay a limited amount for tree removal. (Most policies pay a maximum of \$500 for tree removal when a covered structure is damaged.) However, if a tree falls in your yard and does not damage any covered structure, insurance is not responsible for the cost of removal.
- ❖ Additional living expenses are usually covered if you need to move to a hotel because of damage to your home as the result of a covered event. However, most policies will not pay for a hotel room if you leave your home because of power outage that occurs off premises. Likewise, if you have renters insurance and leave your home because of a power outage but there is no damage to the structure, your insurance will not pay for the hotel expenses.
- ❖ Food spoilage typically is not covered by insurance if it results from a power outage.
- ❖ Patience is very important during the claims process. Particularly in the case of widespread damage, it may take some time for adjusters to get to your location.
- ❖ While waiting for the adjuster, take action to lessen the damage to your property if you can do so safely. You can cover holes in your roof, dry up any water, etc. Try to take pictures or document what you have done.
- ❖ Read and understand the details of your policy. Each policy will have its own guidelines for what is covered due to storm damage. Talk to your agent if you have questions about your coverage.



## Wintry Mix

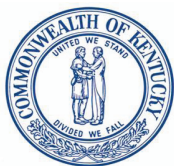
During February 2003, nearly the entire state of Kentucky was hit with a major ice/snow storm. Due to thick ice weighing down power lines and road conditions too hazardous for repair crews to navigate, many did not receive power for weeks. Once the cleanup process had started, insurance companies were inundated with claims. Please remember that during disaster situations, insurance adjusters are very busy handling a large amount of claims. If you have not heard from an adjuster within a reasonable time frame (three days for a major disaster), please contact the Kentucky Department of Insurance at 800-595-6053 for assistance.



## Tips on Surviving the Elements

- ☂ **Before the storm arrives** – Create an emergency stockpile of bottled water, non-perishable food, blankets, candles, matches, flashlights, batteries, AM/FM radio, a three-day supply of any medications you need along with other items you feel are necessary.
- 🔧 **Prevent frozen pipes** – Water pipes that are wrapped with insulation and/or heat tape have proven to be effective in preventing frozen pipes. Leave faucets inside your home slightly dripping. Open any cabinets where pipes might be found so the heat from your home can keep them warm.
- 🦋 **Check for drafts** – Doors and windows should be checked for drafts. Applying weather stripping to door jams along with covering windows with plastic will keep heat inside the home and save money on heating bills.

If you have questions or would like more information about storm damage or other insurance issues, feel free to contact the Kentucky Department of Insurance's Consumer Protection and Education Division at 800-595-6053 or from our Web site, <http://insurance.ky.gov/>.



**Kentucky Public Protection Cabinet**  
**Department of Insurance**  
P.O. Box 517, Frankfort, KY 40602-0517  
Toll free: 800-595-6053 TDD: 800-648-6056  
<http://insurance.ky.gov/>

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