

Consumer Alert

Ice, winds, blowing snow and cold temperatures have hit most of Kansas. Kansans need to check their homeowners and vehicle insurance policies to be sure they are familiar with potential winter weather situations, said Ken Selzer, CPA, Kansas Commissioner of Insurance.

“If you can, check with your local insurance agents about what’s covered in your policies,” said Commissioner Selzer. “Overall, homeowners and vehicle policies provide basic protection, but some policies provide a broader range of coverages than others. It is best to know what your individual policy contains.”

Consumers should review these points about their winter insurance coverage:

- Most homeowners policies include coverage for wind, blowing snow and the weight of ice, snow and sleet on the structure.
- Damage to homes caused by falling objects such as trees is covered under most policies. However, the cost to remove limbs is usually not covered unless the tree first damages the structure.
- Water damage to a structure or its contents is usually excluded under most property insurance contracts. Check with your local insurance agent to be sure.
- Some policies may provide coverage from frozen pipes, as long as the damage is not a result of the homeowner’s failure to keep the home adequately heated.
- Many policies don’t include coverage for water that backs up from drains or sewers. That protection can be added to a policy by purchasing additional coverage or a rider.
- Flood damage from snow and ice melt is almost always excluded by homeowners’ policies. Flood-related policies can be obtained through the National Flood Insurance Program. Your local agent can provide details and make recommendations on what’s right for you.
- Vehicle coverage for winter-related accidents involving snow removal could be covered through collision coverage. Check with your agent for details.
- There are a couple of things to know if you lose power. First, if a fallen tree is to blame for the power outage, you may be covered by your homeowners policy. Second, regarding food spoiling in your refrigerator or freezer, a homeowners or renters policy often allows for compensation for food losses, but only up to a certain (usually fairly low dollar) amount. If your deductible is equal to or greater than this amount, unless you have other losses, you probably can’t claim just the loss of the food.
- Finally, hail damage can often occur during the winter months. Talk to your agent about vehicle and homeowners policy coverage for hail.

“When you contact your agent, you should have a copy of your policy or insurance card handy. If you have put together a vehicle or household winter storm preparation kit, you might want to keep a copy there,” Commissioner Selzer said.

If you still have questions, contact the Kansas Insurance Department Consumer Assistance Representatives at 800-432-2484. You can also go to the KID website to use the online chat feature on the home page.

Information is also available on the department website, www.ksinsurance.org, including the publication, “Kansas Homeowners and Renters Insurance and Shopper’s Guide.”

