



Dora
Department of Regulatory Agencies

Division of Insurance

Consumer Tips



Winter Weather and Insurance

Snow and ice can prove dangerous and can cause severe damage to properties and vehicles.



It is important to know what to do when your home is damaged or if you are involved in an automobile accident.

Following are some general guidelines to follow when dealing with a property damage claim under your Homeowners Insurance, or what to do if you are involved in an auto accident due to weather.

Homeowners Insurance

What to do if damage occurs to your home:



- ❄ Call your insurance company or agent with your policy number and other information as soon as possible. To help the claim process move smoothly, ask your insurance company what information and forms are needed.
- ❄ Take photographs/video of the damage.
- ❄ Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.

❄ Save all receipts, including those from the temporary repairs covered by your insurance policy.

❄ If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses incurred for accommodations while repairs are being made. Save all receipts to document these costs.

What damage to your home is covered?

Damage caused by wind, wind-driven rain, damage to your home from trees or other falling objects, collapse of a structure due to weight of ice or snow are all covered under most standard homeowners policies. Frozen pipes, and the damage caused by them, may be covered. Refer to your policy contract for details.

What damage to your home is not covered?

Interior water damage from a storm (when there is no damage to the roof or walls of your home), damage as the result of a flood, removal of fallen trees (if the trees do not land on and damage your home), food spoilage due to a power outage, and water damage from backed-up drains or sewers are not covered under most standard homeowners policies. Some insurers offer endorsements (additional protection that may be purchased) for certain events not covered under the standard homeowner policy, so check with your agent or company to determine your needs and the availability of coverage for such eventualities.



Automobile Insurance



If you are in an automobile accident:

❄ Call the police.

❄ Obtain information such as the names, addresses, telephone numbers, and license numbers of all persons involved in the accident and all witnesses. Also, record the time, date, location, road conditions, make and year of the vehicles involved, insurance information, apparent damage and injuries, and your version of what happened.

Call your insurance agent or insurance company with your policy number and

other information as soon as possible. Ask your agent what documents, forms, and data you'll need.

❄ Take notes each time you talk to your insurance company, lawyers, police, or others involved in the situation. Write down the dates, times, names, and subjects you talked about, as well as any decisions or promises made.

❄️ Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable. Save any receipts and bills, including those from a car rental or towing, and storage of your damaged car.

❄️ If you were not at fault, ask the at-fault party's insurance company if it will reimburse you for rental expenses and the duration the company will cover.

❄️ If you were not at fault, but the at-fault party did not have insurance, or does not have enough insurance to cover your damages, your optional "uninsured/underinsured motorist coverage" will help pay for bodily injury damages if you purchased that coverage as part of your policy.

During some storms, it may not be possible to reach a police officer who can come to the scene of the accident immediately. If the community or county is on Accident Alert, there are special procedures to follow, if no injuries, drugs or alcohol are involved:

1. Take the name and address of all parties – drivers and passengers -- involved in the accident.
2. Try to obtain the insurance information on all vehicles involved in the accident – name of insured on the policy, name of insurance company, policy number, effective dates of coverage, etc.
3. If you have a camera, take pictures of the accident scene and damages to all vehicles involved. If you don't have a camera, a sketch of how the accident occurred is sometimes helpful.
4. Go to the Police Department to file a report and report the accident to your auto insurance company as soon as possible.



If you have a dispute with your insurer regarding the adjustment of your claim, contact the Consumer Affairs Section of the Colorado Division of Insurance at 303-894-7499 (Denver Metro), or at 800-930-3745 (toll-free outside of Denver), or email: insurance@dora.state.co.us.