



West Virginia Offices of the Insurance Commissioner

Need Help with Your Storm Damage Claim? *February 26, 2021*

With the recent snow and ice storms that hit our State causing downed trees, power lines and massive power outages, it is important for property owners to review their homeowners' insurance policies to determine what is covered and what is excluded from coverage. All policies are not the same and each policy contains forms listing coverage (what is covered in the event of a loss) and exclusions (what is not covered in the event of a loss). While all policies are not the same and what is covered varies among policies and insurance companies, below are some common exclusions to coverage (what is not covered) often found in some policies*:

- Flood - water damage from leaky pipes, siding and roofs is likely covered, but ground-water damage from rain, run-off or snowmelt is usually not covered.
- Deep Freezers or Refrigerated Units Contents - most policies exclude coverage for food spoilage. However, many insurance companies offer the option to purchase a limited amount of coverage such as \$500 or \$1,000.
- Power Failure - most policies exclude coverage for damages resulting from power failure. Power failure means the failure of power or other utility service if the failure takes place off the residence premises.
- Mold, Fungus, Wet Rot, Bacteria and Other Biological Contaminants - most policies exclude coverage for these conditions and for any resulting damage.
- Infestations - damage caused by termites, rats or other infestations are not typically covered.
- Home Office - if you store business inventory or supplies at home, it is not likely covered. Failing to disclose a home business to your insurer could result in your policy being cancelled. Be sure to discuss any use of your home for business and secure appropriate coverage.
- Pets - your policy might exclude liability coverage for certain breeds of dogs or many exotic pets. Be sure to check policy to see what pets are not covered if they cause injury or damage to others.
- Jewelry, art or heirlooms - a typical homeowners' insurance policy includes only limited coverage for valuables. If you own expensive items of jewelry, etc., or if you own a lot of jewelry, artwork or heirlooms, your policy's basic limits could fail to fully cover loss of, or damage to, such items. Be sure to disclose expensive or multiple items of jewelry, etc. to your insurer so you can purchase the right coverage for them.
- Detached buildings or pool - a shed with lawn equipment is usually covered. However, an in-ground pool or a detached garage with classic cars often requires additional coverage be purchased.

For additional information regarding the claim process please review our [Claim Disaster Guide](#).

* These are only general statements of what is sometimes covered by many insurance policies. Do not assume there is coverage for a loss. Be sure to read your policy before a loss and discuss your insurance needs with your agent. Our Consumer Services team is also available to help you understand your policy and the claims process. Navigating the insurance claims process can be confusing. We are here to help. Please contact us about any type of insurance or concerns you have at 1-888-879-9842, or visit our webpage at www.wvinsurance.gov.