



FOR IMMEDIATE RELEASE: Friday, April 6, 2018

Contact: Lori Conarton, 517-243-1021

Severe Weather Awareness Week a reminder for homeowners, renters to review insurance policies

Most storm damage is covered under homeowners, renters and commercial insurance policies, but flooding isn't

LANSING – Severe Weather Awareness Week begins April 8 and runs through April 14. While much of the state was recently covered in a blanket of snow, the **Insurance Alliance of Michigan** today reminded homeowners spring is on the horizon, and it's important to review and understand your insurance policy before severe weather strikes.

"We encourage homeowners and renters across Michigan to take a few minutes and look over their policy, understand what is covered and what isn't, and contact their insurance agent with any questions they might have," said **Pete Kuhnmuench**, executive director of the **Insurance Alliance of Michigan**. "Most damage caused by severe storms is covered by homeowners, renters and commercial insurance policies, such as damage from high winds, tornadoes or hail. However, flood insurance typically isn't covered by a standard policy."

In every case, **Kuhnmuench** said Michigan homeowners and renters can count on world-class service from insurance agents, who are eager to provide information, answer questions and serve as a resource for their clients.

Damage from severe storms covered under most insurance policies includes:

- **Property damage from hail, high winds and flying debris:** Damage caused by high winds, tornadoes and hail is covered by homeowners, renters and commercial insurance policies. Homes or belongings damaged as a result of a fallen tree – whether it is your tree or a neighbor's tree – are covered under your homeowners insurance policy.

- **Power failure:** While homeowners policies differ, food spoilage is normally excluded if the cause of loss is an off-premises power outage. Limited coverage may be added by endorsement (coverage usually up to \$500).
- **Basement water backup:** Coverage for water backup in basements (drains/sewers) is excluded from most homeowners insurance policies. However, this coverage is available by endorsement on many homeowners insurance policies. Check with your insurance provider as coverage can vary by company.

Flood coverage is not part of a homeowners or renters insurance policy. This protection is only available through the purchase of a specific flood insurance policy.

“Homeowners insurance and renters insurance provide peace of mind against whatever Mother Nature may throw at us,” **Kuhnmuench** said. “Our hope is that policyholders will take the time to understand their policies now and purchase any additional coverages they may need before it’s too late.”

As part of Severe Weather Awareness Week, Michigan will be holding a statewide tornado drill on Wednesday, April 11 at 1 p.m. **IAM** encouraged families throughout the state to participate in the drill and to review their emergency plan ahead of severe weather season. For more information on severe weather preparedness, download the Michigan Committee for Severe Weather Awareness toolkit at www.mcswa.com.

###

IAM is a government affairs and public information association that represents the majority of auto, home and business insurance companies and related organizations operating in Michigan.