

# Windstorm FAQs



Consumers: 1-800-686-1526 • Medicare 1-800-686-1578 • Fraud & Enforcement: 1-800-686-1527

**Q: My home was damaged by the windstorm. What should I do?**

A: Take the following actions:

- Call your insurance company as soon as you can. Be sure your agent knows how to contact you.
- Take reasonable steps to prevent additional damage if permitted by public safety authorities and if you will not endanger yourself. Call your local utility to let them know of any downed power lines. DO NOT attempt to move any power lines that may have fallen on your property.
- Keep all receipts for any costs incurred in the course of protecting your property from further damage. Copies of these receipts should be given to your insurance company, since these costs are typically covered by your insurance policy.
- Closely inspect property and cars for damage. Note and photograph any damage.
- If required to seek temporary housing, check your policy for “loss of use” coverage.
- Be sure everything is considered in your claim. Back up claims with written estimates.

**Q: I've contacted my agent, but no one has stopped at my home yet. How long should I have to wait?**

A: Please be patient. Insurance agents generally experience an extremely high volume of calls and file numerous claims. If you haven't seen or heard from your agent in a couple of days, call them back or call the company's toll-free claim number. If you still haven't heard from anyone after a week, call our Consumer Services hotline at **1-800-686-1526** and we will attempt to make contact with the agent or company to determine the status.

**Q: I've heard that my policy deductible is being waived for any damages caused by this windstorm because it was part of a national disaster. Is this true?**

A: No. Your insurance company will deduct the applicable deductible amount from any claims settlement.

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John R. Kasich  
Governor



**ODI**  
Ohio Department  
of Insurance

[www.insurance.ohio.gov](http://www.insurance.ohio.gov)

Jillian Froment  
Director

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**Q: My food was ruined because the power was out and the refrigerator/freezer wasn't working. Can I make a claim with my insurance company?**

A: Perhaps. You'll have to talk with your insurance agent or review your insurance policy to see if your policy covers food loss due to a power outage. The coverage is typically called "Refrigerated Property Coverage" and usually carries a special deductible coverage limit.

**Q: If a tree falls on my house, garage, or fence, who is responsible for clean up and repair?**

A: The person(s) whose property is damaged would file a claim with his or her insurance company, no matter who owns the tree. A typical homeowners policy will pay to repair the damage to the structure and contents subject to the policy provisions. Your insurer will pay for removal of the tree; however, the cost for removal of the tree is typically limited to \$500 per tree or \$1,000 per event. This is typically referred to as debris removal coverage in your homeowners policy.

Also keep in mind that the typical homeowners policy will not provide coverage to replace any tree that was damaged/destroyed by wind. Debris removal coverage is also typically available for those circumstances when a tree falls and blocks the homeowners driveway or handicap entrance/exit. If your insurer believes that any party (neighbor or city) has any liability due to the property damage, the insurer will subrogate against the other party(ies).

**Q: What if the tree is owned by the city?**

A: The same rules above apply. However, if the tree belongs to the city, falls but doesn't cause damage, contact the city. The city may take care of or assist with the clean-up & may decide to replace the tree.

**Q: What if the tree was sick or dead? Can I challenge a claim if I feel the tree should have been maintained or removed before the storm?**

A: Even if the tree was dead and the owner knew it, the same answer as above would apply with respect to filing a claim with your insurance company. If your insurer believes that any party (neighbor or city) has any liability due to the property damage, the insurer will subrogate against the other party(ies).

**Q: I'm worried about a tree on a neighbor's property. I think it might fall. What should I do?**

A: Talk to your neighbor to see if the tree can be trimmed or removed before damage

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occurs. If your concerns cannot be resolved in a neighborly fashion, check with your city officials to see if they can intervene.

**Q: *What about a tree that just falls in the yard? Does the homeowner just pay for that, regardless of whose tree it is?***

A: If a tree falls in your yard due to wind and no damage occurs to the residence or other structures and the tree is not interfering with the homeowner's driveway or handicapped access, the typical homeowners policy would not provide coverage to remove or replace the tree. If it is your tree, you would be responsible for removal and replacement. If the tree belongs to the city, the city will likely take care of clean-up and decide to replace the tree. If the neighbor's tree falls over into your yard and does no damage, perhaps neighborly cooperation would get the tree cleaned up.

**Q: *What about renter's insurance and tree damage?***

A: Typically, renters are not responsible for the structure, but are only insuring the contents. If the renter is responsible for insuring the residence, then the answers would be identical to what has already been provided. If the renter is only responsible for contents, the typical contents policy provides similar debris removal coverage as the typical homeowners policy. The renter should always notify the landlord of any structural damage.

**Q: *My car was damaged by a falling tree. Is it covered by my insurance?***

A: Damage caused by falling trees is covered under a vehicle's comprehensive section of your automobile insurance policy. If you have that coverage, then you would make a claim with your automobile insurer regardless of who owns the tree.

**Q: *A very valuable tree in my yard was destroyed in the storm. Is it covered under my homeowners insurance?***

A: The typical homeowners policy would not provide coverage to replace the tree because the loss was due to windstorm. But check your policy or contact your insurance company to see if you have some special coverage.

**Q: *A man stopped by my home claiming to be a contractor. He said he could repair my home but I had to pay cash up front. Is this contractor legitimate?***

A: Most likely not. Contractor fraud is something the Department is extremely concerned about. Fly-by-night contractors come to a disaster area looking to prey on unsuspecting homeowners who are desperate to get their home fixed. Here are

some tips on how to avoid being scammed by unscrupulous contractors:

- Contact your insurance company to verify benefits immediately after a disaster.
- Obtain a list of reputable contractors from your insurance carrier, the Better Business Bureau or a specialized consumer organization.
- Confirm the contractor is licensed, bonded and properly insured.
- Contact multiple contractors and obtain more than one estimate.
- Request references from contractors and contact the references to verify work was completed timely and to satisfaction.
- Obtain, in writing, the terms and conditions of the project.
- Avoid signing a contract until the document is reviewed fully and/or discuss the terms of the contract with a legal representative or a trusted adviser.
- Avoid signing a contract that has not been completed fully.
- Inquire how long the contractor has been in business.
- Inquire if contractor has local offices and phone numbers (**not** cell phone numbers).
- Pay contractor by check or credit card, rather than in cash.
- Refrain from paying a contractor in full, or signing a completion certificate, until all work has been finished.
- Do not provide the contractor with your personal information, such as your social security number.
- Consider hiring a public adjuster for assistance in the negotiation and/or settlement of a claim.

**Q: *Where can I find more advice on filing a claim, preparing for severe weather or avoiding contractor fraud?***

A: Severe weather and home improvement scam toolkits are available on our website, [www.insurance.ohio.gov](http://www.insurance.ohio.gov). Consumers with questions can call the Consumer Services hotline at 1-800-686-1526 For alleged contractor fraud, contact the Fraud Division at 1-800-686-1527.