



State of Connecticut

Insurance Department

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Winter Damage To Home and Cars: What Policyholders Needs To Know

Expedited Licensing Allows More Adjusters To Handle Claims

Whether it's damage from traffic spinouts or structural damage to homes, the winter of 2011 continues to be a busy one for insurers and an anxious time for property owners, many of whom are making insurance claims for the first time for a variety of reasons.

Acting Insurance Commissioner Barbara C. Spear today announced that Connecticut Insurance Department (CID) regulators are expediting license approvals for more than 500 out-of-state adjusters since the first of the year to help insurance companies keep pace with the increase in catastrophic winter damage claims.

"This has been a dangerous and costly winter and it's only February. As a regulatory agency, we are able to help insurers significantly step up the pace of their claims process by getting qualified adjusters on the ground in Connecticut as swiftly as possible," Commissioner Spear said. "It is essential that policyholders get the help they need and the services they paid for to make their homes and businesses whole."

Commissioner Spear says consumers having problems with insurance claims should call the CID Consumer Affairs Unit at **800-203-3447** or go on line at www.ct.gov/cid.

The CID offers the following insurance guidelines for winter hazards:

What is generally covered (ask your agent if you are not sure):

- **Snow removal** – Homeowners insurance does not cover injuries to the homeowner during snow removal. However, snow removal professionals should be covered under their own liability policies
- **Ice dams** – few companies pay for ice dam removal, however interior or exterior damage caused by an ice dam on your roof is usually covered
- **Frozen pipes** – Most policies cover pipe replacement and water damage. Coverage may not apply if you turned off the furnace for the winter without

winterizing the home or contents or if you fail to protect the pipes from freezing during a power outage.

- **Storm power outages:** An all-risk policy generally pays for spoiled food, damage caused by loss of power and appliances damaged by the outage. Most policies will pay for shelter when you lose power for extended periods of time.
- **Renters** – Landlord’s insurance will pay for winter damage to building. It will not pay for damage to personal contents, which must be covered by the renter’s own insurance.
- **Flood coverage** –Plan ahead. There is a 30-day waiting period for a flood insurance policy to take effect. Flood insurance covers direct physical loss caused by “flood.” In simple terms, a flood is an excess of water on land that is normally dry. Here’s the official definition used by the National Flood Insurance Program.
 - A flood is “A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:
 - Overflow of inland or tidal waters;
 - Unusual and rapid accumulation or runoff of surface waters from any source;
 - Mudflow, which is defined as “A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water...”
 - Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.”
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 - For more information on flood insurance: www.floodsmart.gov

Tips for making a claim:

- Call your insurance agent as soon as possible and provide policy number and other relevant information and documents
- Take photographs/video of the damage
- Make repairs necessary to prevent further damage, but do not make permanent repairs until your insurance company inspects the damage
- Save all receipts from temporary repairs
- Call the CID Consumer Affairs Unit at **800-203-3447** or go on line at www.ct.gov/cid if you are having problems with a claim.