

HARRISBURG, Pa., Jan. 3, 2014 /PRNewswire-USNewswire/ -- As consumers dig out from yesterday's winter storm, the Pennsylvania Insurance Department offers the following advice and tips about homeowner's and auto insurance policies.

First, damage to your house and its contents caused by weight of snow or ice, creating a collapse, is covered under standard homeowner's insurance policies. Freezing conditions such as burst pipes or ice dams, when water is unable to drain properly through the gutters and seeps into a house causing damage to ceilings and walls, is also covered.

Most damage resulting from fallen trees is covered by your homeowner's policy, but consumers should check with their company before calling a tree removal service as removal costs may also be covered.

Consumers should also ask their insurance company about food spoilage as a result of a power outage, debris clean up, structural damage to your home, rain spouts, sewage problems, broken water pipes, freezing pipes and furnace damage, to name a few.

For drivers, your auto insurance coverage pays for damage you, or someone driving the car with your permission, may cause to someone else's property due to ice, snow and slippery roads. This also includes damage to lamp posts, telephone poles, fences, buildings or other structures your car may hit.

Damage to your car resulting from colliding with another car, object or as a result of flipping over is covered if you carry the optional collision coverage of your policy. It also covers damage caused by potholes.

If you opted to carry comprehensive coverage on your auto policy, damage to your car caused by heavy wind, flooding, falling ice or tree limbs is covered.

Pennsylvania Insurance Department Offers Tips for Winter Storm Victims

Written by Australian Business

The Insurance Department recommends these steps to help make the insurance process easier to navigate:

- Contact your insurance company immediately and follow the instructions given to you by claims personnel. Keep a log of the people you spoke with and ask questions if you do not understand instructions.
- Separate damaged and undamaged property for the adjuster to examine. Do not throw away damaged property until your company's adjuster advises you it is all right to do so.
- Wait for the adjuster to arrive! Do not call anyone to repair or replace your loss without first getting instructions from your adjuster.
- If your home is damaged, make only temporary repairs until a claims adjuster looks at the damage. Permanent repairs could trigger a denial of your claim.
- Be careful when choosing a contractor to make repairs. Before signing a contract, check references to make sure you are working with a reputable firm.

If your claim is denied, review the terms of your policy for what is or is not covered. You may also file an appeal to your insurance company's claim manager. If questions remain, feel free to contact the Insurance Department.

For more information, visit www.insurance.pa.gov , or call the department's toll-free, automated consumer hotline at 877-881-6388 or the department's Harrisburg regional office at 717-787-2317.

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SOURCE Pennsylvania Department of Insurance

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