

# STATE OF COLORADO

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## DEPARTMENT OF REGULATORY AGENCIES

**D. Rico Munn**  
Executive Director



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Bill Ritter, Jr.  
Governor

## DIVISION OF INSURANCE

**Marcy Morrison**  
Commissioner of Insurance  
1560 Broadway, Suite 850  
Denver, Colorado 80202

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Contact: Cameron Lewis, DORA's Division of Insurance, 303.894.2261  
Chris Lines, DORA Public Information Officer, 303.894.7873

### Severe Weather and Insurance Claims

Colorado's unpredictable spring weather is known for accumulations of snow and ice, which can create risks for property and vehicles. One of the worst Colorado blizzards ever was in late March 2003, when more than two feet of sticky, wet snow forced road closures, stranded motorists, devastated tree limbs just budding with spring leaves, and collapsed roofs on homes and buildings throughout the state. Whether an icy road creates the perfect conditions for an accident, or whether a buildup of snow damages your home, it is important to know what to do when severe weather causes problems.

What to do if damage occurs to your home:

- Call your insurance company or agent with your policy number and other information as soon as possible. Ask your insurance company what information and forms are needed to expedite the claim and begin repairs.
- Take photographs and/or videotape of the damage.
- Lessen the chances of damage getting worse by making temporary repairs. Cover broken windows, leaking roofs and damaged walls. Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.
- If your home is damaged to the extent that you cannot live there, check your policy or ask your insurance company if you have coverage for additional living expenses incurred for accommodations while repairs are being made. Save all receipts.

What types of damage to your home are covered?

Typically, a homeowners insurance policy covers such weather-related damage as falling tree branches damaging a roof or structure, collapse of a building due to weight of ice or snow, and water damage from frozen pipes. Some policies may even cover loss of food products in your refrigerator if there is a power failure. Determine if your losses are higher than the deductible amount on your policy and provide an inventory of what you've lost. Refer to your policy contract for details.

What types of damage to your home are not covered under a standard homeowners policy?

Damage as the result of a flood, removal of fallen trees (if the trees do not land on structures), and water damage from backed-up drains or sewers are not covered under most homeowners policies. Replacement of trees and landscaping lost to severe weather is also not covered under most policies. Some insurers offer additional protection for certain events not covered under the standard homeowners policy, so check with your agent to determine the availability and cost of coverage to address your concerns. Remember, flood insurance must always be purchased as a separate policy.

How soon can repair work begin?

You need to contact your insurance agent about the event, the extent of damage and determine how to proceed. Make immediate, temporary repairs to prevent the damage from becoming worse, such as covering openings with plastic sheets.

*"The Mission of the Division of Insurance is Consumer Protection."*

General Number: (303) 894-7499 / Consumer Complaints: (303) 894-7490 / Toll Free 1-800-930-3745 / FAX: (303) 894-7455  
Producer Licensing/Pearson VUE: 1-800-275-8247 / TTY Relay for the Deaf or Hearing Impaired: 711  
<http://www.dora.state.co.us/insurance>

The agent may send someone to help estimate the cost of covered repairs. You may get bids on the repair work from several repair companies. Once you choose a contractor, get a written contract specifying the agreed-on charges before repair work is started. Let your claims adjuster know if there are any questions about the scope or cost of the repairs prior to having the work done, or if additional problems become known that may change the cost of repairs.

Be prepared. Before you are in a car accident, consider taking these precautions:

- For your own safety and comfort, it's wise to keep an extra jacket, a blanket, an emergency first aid kit, and a working flashlight in your car, just in case the unexpected happens.
- Keep a small notepad and pen or pencil in your car so you can write down necessary information should you be in an accident.
- Carry a disposable camera in the glove compartment so you can take photos if necessary. (Don't forget, many cell phones also offer this capability.)
- Always keep proof of insurance in your vehicle (it's the law), along with your agent's contact information, so you can let the insurance company know promptly when you've been involved in an incident.
- Be sure you have adequate automobile coverage. In Colorado, you may purchase optional uninsured/underinsured motorist coverage to protect your interests should your car be damaged or should you be injured in an accident involving a driver who does not carry enough insurance to cover the losses from an accident, including your medical bills.

If you are involved in an automobile accident:

- Call the police.
- Collect information such as the names, addresses, telephone numbers, and license numbers of all persons involved in the accident and all witnesses. Also, record the time, date, location, road conditions, make and year of the vehicles involved, insurance information for all other parties, apparent damage and injuries, and jot down your version of what happened.
- Call your insurance agent or insurance company as soon as possible. Your agent will know which documents and forms you'll need to complete.
- Take notes each time you talk to your insurance company, as well as police or others involved in the situation. Write down the dates, times, names, and subjects you talked about, as well as any agreements or promises made to you.
- Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable. Save any receipts and bills, including those from a car rental or towing, and for storage or repair of your damaged car.
- If another driver was at-fault ask the at-fault party's insurance company to reimburse you for rental expenses and the duration the company will cover.
- If you were not at fault in the accident, and the at-fault party can't be found, or does not have enough insurance to cover your damages, in Colorado optional "uninsured/underinsured motorist coverage" will help pay for damages if you purchased that coverage as part of your policy.

During some storms, it may not be possible to reach a police officer who can come to the scene of the accident immediately. If the community is on Accident Alert, there are special procedures to follow, if no injuries or alcohol are involved:

1. Take the name and address of all parties – drivers and passengers -- involved in the accident. Collect contact information for any witnesses, should they be needed later.
2. Try to obtain the insurance information on all vehicles involved in the accident – name of insured on the policy, name of insurance company, policy number, effective dates of coverage, etc.
3. If you have a camera, take pictures of the accident scene and damages to all vehicles involved. If you don't have a camera, a sketch of how the accident occurred is sometimes helpful.
4. Go to the police department to file a report and report the accident to your auto insurance company as soon as possible.

If you have a dispute with an insurer regarding the adjustment of your claim, contact the Consumer Affairs Section of the Colorado Division of Insurance at 303.894.7499 Denver Metro, or at 800.930.3745 toll-free (outside of Denver), or email: [insurance@dora.state.co.us](mailto:insurance@dora.state.co.us) for assistance.

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