

NW Windstorm Aftermath

As our agency partners, it is important that you are aware of the steps that we have taken to protect our policyholders and your customers after they have incurred damage to their homes or businesses. We take seriously our responsibility to provide exceptional claims service at the time that it matters most to you and your clients.

First, our claims professionals and the systems that support them are ready to assist. For example, we have invested in back-up emergency power systems to support claims processing in the event of a widespread and protracted power outage.

Second, OMI field adjusters are employed in communities throughout the Northwest so that they can personally and quickly contact policyholders with storm damage. This in-house adjuster capability reassures policyholders that they will receive prompt, fair, and professional claims service without the red tape and delay often associated with contract adjusters.

Third, our claims staff has an extensive network of contractor referrals to expedite repairs if policyholders need a referral.

Please call (or have the policyholders call) our Claim Service Center at 1-800-934-3809 to report a claim.

Policyholders will undoubtedly look to you for advice and answers during this stressful time. It is important that you know that we are readily available to address those questions and concerns. For your reference, here are a few of the issues frequently raised by policyholders following a storm:

Question: "If a neighbor's tree falls and damages my house, is his insurance responsible?"

Answer: Usually not. The neighbor's policy may come into play only if negligence of some kind can be proven. Damage to insured structures by falling trees is generally covered by the property owner's policy.

Question: How much coverage is available for fallen trees?"

Answer: There is no coverage for wind damage to the trees themselves. Coverage is extended for removal of fallen trees that cause damage to covered structures, with a \$500 limit. This limit does not apply to the cost of extracting a tree from a structure in order to prevent further damage and to begin repairs.

Question: "If my power is out, will my insurance company pay for temporary living expenses elsewhere?"

Answer: Additional living expenses are covered only when the home is "unfit for occupancy" because of an "insured loss" on the premises. If the source of the power outage is off-premises, ALE will generally not apply.

Please let us know if there is any additional information that you need. Call our Claims Service at 1-800-934-3809 for assistance or to report a claim.

We are proud of our 114 year tradition of superior claims service. Your pride in having us provide this service to you and your clients is important to us. The true measure of an insurance company is how it responds in the event of a loss. Anyone can make promises... it is our mission to keep them.

Thank you for your confidence in us.

Oregon Mutual Insurance Company