

WINDSTORM COVERAGE

Most consumers think of fire-related accidents and losses when thinking of their homeowners insurance. However, weather related losses - especially due to windstorms - are far more common.

The good news is: Most home and property policies cover "windstorm"!

But some questions remain - we've collected the most common ones for you.

What if, in a windstorm, your neighbor's healthy tree falls on your house?

Since the neighbor's tree was straight and healthy, the windstorm is considered an "act of God", and your homeowner's insurance policy pays for the damage to your home, subject to your deductible.

Whose policy pays when your neighbor's dead or leaning tree falls on your house?

This answer gets tricky. Most likely, your homeowner's policy will pay for the damage first. Then, if you can prove that your neighbor knew the tree was diseased and failed to remove it, their homeowner's liability coverage might respond to your claim. Best advice: If there is a diseased tree on your neighbors' property, talk to your neighbors, or, if necessary, send them a letter describing the situation. Be sure to keep records of any communication.

Windstorm damage to your car will only be covered by comprehensive coverage on your auto insurance.