***Some Answers to Your Insurance Questions***

\*\* Read your policy carefully

Many have insurance questions after a big ice storm and the key is reading and understanding your policy.

Most who have sought warmth in a hotel will not be reimbursed. Most policies only cover those living expenses if they're the result of a loss. If a tree falls on your house, making it unsafe to stay there, living expenses will usually be covered. If you leave your home because you have no power, you won't be reimbursed.

For property damage, the insurance follows the structure that is damaged. If your tree falls on a neighbor's house or car, your neighbor's insurance is responsible. If a neighbor's tree falls on your house or car, you are responsible. Damage to your vehicle will only be covered by comprehensive coverage. Tree removal is usually not covered, unless the tree damages your home.

You have time. You have up to a year after the event to file your claim.

**Frequently asked questions and answers from the Kentucky Department of Insurance:**

**A tree on my property fell on my neighbor’s house. Whose insurance pays?**In most cases, the homeowner’s insurance policy of the person who has the damage will pay for the loss. If your tree falls on your neighbor’s property and there is no well-documented proof that the tree was diseased or that you were somehow negligent, your neighbor’s homeowner’s insurance policy covers the loss.

**If my neighbor’s tree falls on my car, whose insurance pays?**
Your auto insurer would pay if your neighbor’s tree falls on your car but only if you have comprehensive coverage. There is no coverage if you only have liability coverage on your auto policy.

**The ice storm damaged my trees and shrubs. Will my insurance pay for replacements?**
No, landscaping is not an insured loss.

**If there is damage to my shed, garage or outbuildings, will my insurance cover the damage?**Yes, if coverage for the outbuilding is included under your homeowner’s policy.

**If the power goes off and I rent a generator to keep my house warm, will insurance cover the cost?**
In most cases, no.

**Will insurance cover the cost of removing fallen trees if the tree did not damage insured property?**
Some homeowner’s policies have a set amount available for removal of trees or debris but usually only if part of a covered loss. Check your policy or call your agent.

Consumers may contact the Department of Insurance at 800-595-6053 for additional information or to file a complaint.