

Volcano Coverage for your home and auto

What's covered under your home and auto insurance policies

Auto insurance

- If your car is damaged as a direct result of a volcanic eruption, and you have comprehensive auto coverage, your insurance will cover the damage. However, your deductible would still apply. If the damage is not extensive or doesn't exceed your deductible, you may want to pay for the repair costs yourself.

Homeowner insurance

- Most homeowner policies provide coverage due to damage from a volcanic eruption. This includes damage caused by ash, dust, particulate matter or lava flow. It will also cover the initial removal of ash, dust or particulate matter from the interior and exterior of the covered property.
- If your house is located in a flood plain and you have flood insurance, your policy will cover any damage from mudslides or mudflows.
- If you experience several eruptions over a short period of time, homeowner policies will treat all volcanic eruptions within a 72-hour period as one loss. This means that only one deductible will apply to losses caused by eruptions within that 72-hour period.
- A common deductible is \$500. If you have a low deductible, you may want to avoid filing a claim and pay for the ash removal or repairs yourself.

What's not covered by your policy

Auto insurance

- If a volcanic eruption occurs and you do not notice the damage to your car right away, you may not be able to file a claim. You are still responsible for general wear and tear and should take steps to prevent losses. For example, if it appears that sufficient ash has fallen to warrant an oil change or you suspect your air filter is filling up, take immediate steps to prevent future losses by taking your car in for an oil change or by changing your air filters. Also, take care when washing your car and windshield as ash is very abrasive and can damage the surface of your car if you're not careful.

Homeowner insurance

- After an initial volcanic eruption, your policy will not cover later deposits that result from the movement of volcanic dust or ash by wind, or other means.
- Homeowner insurance policies generally do not cover earth movement, including shock wave or tremors caused by a volcanic eruption. However, if your house is located in a flood plain and you have flood insurance, your flood insurance policy would cover any damage from mudslides or mudflows.

Remember that your auto and homeowner coverage may vary. Be sure to refer to your policy or check with your agent.

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>