



## **FOR IMMEDIATE RELEASE**

### **April 25, 2013**

#### **Consumer Alert: Tornado Damage Covered Under Most Homeowners Policies**

The Louisiana Department of Insurance (LDI) is advising homeowners and businesses with questions about tornado damage to contact the LDI. The National Weather Service has confirmed that two tornadoes touched down yesterday in Jefferson Parish, in Kenner and Metairie.

Unlike flood damage, tornado damage is covered under the typical homeowners insurance policy and coverage does not have to be purchased separately. Tornadoes generally cause wind damage. If a roof is blown off and a home's contents are destroyed by rain, that is covered by standard policies.

"Insurance losses caused by extreme weather can happen when we least expect them," said Insurance Commissioner Donelon. "I encourage everyone to make a home inventory, to review their insurance policies and to create a disaster action plan with their family."

Tornadoes are considered "Acts of God", or "Acts of Nature," that are beyond human control. Common examples are tornadoes, hurricanes and earthquakes. Your insurance company cannot cancel, refuse to renew or increase the amount of the premium on your homeowners policy based solely on a loss caused by an Act of God.

Individuals with questions about damage can contact the Louisiana Department of Insurance at 1-800-259-5300. For more information on creating a home inventory, please go to the LDI homeowners insurance webpage [www.ldi.state.la.us/consumers/Homeowners.html](http://www.ldi.state.la.us/consumers/Homeowners.html).