

Dealing with a flooded basement after Sunday night's storm? Here's what you need to know about insurance coverage.

[Sarah Freishtat](#) June 21, 2021 at 4:58 PM CDT



Armando L. Sanchez / Chicago Tribune

Firefighters recover four birds in a cage from a home that was heavily damaged after a tornado passed through overnight June 21, 2021, in Woodridge.

A powerful tornado Sunday night carved paths of destruction through Naperville, Woodridge and Darien, prompting many residents to turn to their insurance carriers Monday to assess the damage and begin cleaning up.

Severe storms of the type that produce tornadoes were the most common and most destructive natural disaster in the U.S. in 2020. In addition to injuries and deaths, they caused \$49.3 billion in economic losses nationwide, according to data compiled by the Insurance Information Institute.

For many homeowners and renters, much of the physical damage and expense following a tornado is likely to be covered by insurance. But what if your neighbor's tree fell on your car or you need to find a temporary place to stay?

Here's what you need to know about what's covered and what's not.

Q: What do policies cover after a tornado?

A: Most homeowners and renters policies cover damage from wind and downed trees, meaning damage from a tornado is likely to be covered after the deductible is paid, said Loretta Worters, vice president of media relations for the Insurance Information Institute.

But flood damage typically requires a separate policy, so if the tornado is accompanied by heavy rain homeowners insurance won't cover the damage from water seeping up into a home, she said. Water damage from rain coming in through a torn-off roof or wall will usually be covered.

Living expenses people incur while waiting to return to their homes are also usually covered up to a certain limit, Worters said. That can include the costs of food, a hotel or rental home, storage for personal belongings, pet boarding and laundry.

Damage from wind or trees to cars and boats, which are insured separately, will not be covered by a homeowners policy, said Ted Kolp, claims section manager at State Farm.

Homeowners are still on the hook for their mortgage payments. But for those who rent out part of their home, insurance might cover lost rental income, Worters said.

"You just want to be aware of what the limits of your policy is and what your caps are," she said.

Q: How common are tornado insurance claims in Illinois?

A: Illinois fell into the top half of states for the number of tornadoes recorded in 2019, ranking 16th with 37 tornadoes, according to the Insurance Information Institute.

In 2020, State Farm paid \$189.4 million in Illinois for 23,650 wind claims, which include damage to homes and buildings from high winds, storms and tornadoes.

Those numbers included the aftermath of a derecho in August, which brought severe wind and tornadoes to the area.

Q: How does the claims process work after a tornado?

A: Once it is safe to return to the area, people submitting claims should be sure to document and photograph all damage before it is cleared, and keep all receipts for expenses.

Most important are “personal safety, and basically keeping lists, keeping receipts, keeping things organized so they can present it to their claim handler when they talk to them over the phone or in person,” Kolp said.

Homeowners can then begin to make temporary repairs to prevent further damage, such as boarding up broken windows.

Homeowners usually have up to a year to file a claim, but Worters said they shouldn’t wait that long.

Q: How long does it take for insurance to pay out?

A: Many insurers provide checks for additional living expenses immediately. State Farm adjusters were in the southwest suburbs before 8 a.m. Monday and had begun providing advances to those most severely affected by early afternoon, Kolp said.

Payouts for damages can begin within 30 days, and continue as the damage is further assessed, Worters said.

The length of time people might wait depends on the extent of their home’s damage, the availability of repair firms and contractors, and staffing levels of municipal contractors to sign off on permits and other paperwork, Farmers Insurance spokeswoman Amy Hart said.

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