

Press Releases

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Insure.com Outlines Homeowners Insurance Coverage for Winter Storm Damage

By [Insure.com](https://insure.com) Posted on June 7, 2023

From caved-in roofs to busted pipes, homeowners should know what's covered under their insurance policies

Foster City, CA – February 3, 2022 – As winter continues to deliver snow, ice and wind, homeowners should understand what their insurance covers in the event of a storm. [Insure.com](https://insure.com)'s guide explains what house damage is typically absorbed by insurance.

Complete information is available: [Winter Storm Damage Covered by Home Insurance](#).

The resource highlights common winter storm complaints:

- Roofs. Repairs could cost an average of \$10,000
- Burst pipes. Depending on the severity of the damage, the bill can hit \$15,000 or more for this type of repair
- Gutters. "Ice dams" can require repairs to ceilings and walls, with water damage or freezing claims approaching \$11,000 on average
- Downed trees. Tree removal can run between \$10 and \$14 per square foot

In its new guide, an Insure survey also reveals a majority who live in areas prone to snow typically respond by "waiting for it to melt on its own." While handling it this way may work in some cases, experts warn that letting snow accumulate can create gutter ice dams and other damage.

Homeowners should review their current insurance coverage limits, particularly given recent increases in construction costs. The guide includes information on storm-related costs that may be categorized as [home insurance exclusions](#) and recommends how to mitigate winter weather damage.

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For 35 years, Insure.com has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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