

**CAROLINE COUNTY, MARYLAND
DEPARTMENT OF EMERGENCY MANAGEMENT**



Date: July 29, 2010
Event: Storm Damage/Cleanup Reimbursement

Denton: The Caroline County Department of Emergency Services would like to inform County residents of their ability to recover costs associated with cleanup efforts after an event similar to the severe thunderstorm which passes through on July 25th.

Wind-related damages are covered by most homeowners' and business owners' insurance policies. In addition, homes, garages, or other building on the property damaged as a result of down trees and limbs are also covered. Vehicles damaged as a result of downed limbs are covered by auto policies, if the owner's carry comprehensive insurance coverage. Lastly, most homeowner's policies cover up to \$500 in expenses towards removal of downed trees.

Residents may find more information on damages and insurance in two (2) brochures available on-line from the Maryland Insurance Administration, directly relating to similar weather-related losses.

- *What To Do After A Loss:*
<http://www.mdinsurance.state.md.us/sa/documents/AfterALossbrochure10-09.pdf>
- *Weather Related Damage – Frequently Asked Questions About Insurance Coverage:*
<http://mdinsurance.state.md.us/sa/documents/WeatherLossBrochure10-09.pdf>

The Department of Emergency Services hopes this information is helpful to County residents. Residents having additional questions may contact the Emergency Management Division at 410-479-2622.