

# Your homeowners policy and storm damage—what's covered?

## Generally, how does my homeowners policy respond to storm damage to my property?

Your homeowners policy covers most losses that may occur to your dwelling and personal property. Commonly, losses resulting from theft, fire, wind, vehicles and vandalism are covered.

## What if there is damage because of a storm?

A standard homeowners policy covers storm damage to the dwelling, its contents and other structures such as garages and fences, up to the policy limit. Such damage also acts as a trigger for coverage for consequential losses and the cost of removal of debris and loss of use.

## What if my family cannot live in our home because of the damage?

When a storm damages your home, you may need to find temporary housing. Your policy covers the additional costs you need to maintain your normal standard of living for such things as meals, lodging, laundry, transportation, entertainment, etc. You will need to keep receipts for all of your expenses to be reimbursed.

## What clean-up expenses can I expect to recover following a storm?

Your homeowners policy covers the removal of debris when your property is damaged. This includes the removal of trees that fall on covered property. This coverage for trees is limited to \$1,000 per acre.

## Am I covered for professional fees if my property is damaged?

Your policy covers you for the cost of professional fees as part of the payment of your claim. You can use your policy to pay for expenses to board windows and make emergency repairs. Also, property removal from your home to protect it from an impending storm receives more extensive coverage than what is provided at your home—for a limited period of time. It covers flood, earthquake and any direct damage to your dislocated property without exclusions. However, the expenses to remove the property from harm's way is not a covered expense.

## What damages are not covered by my homeowners policy?

Trees, shrubs and gardens damaged or destroyed by the storm are not covered.

The spoilage of food from an inoperative refrigerator or freezer resulting from an inoperable premise power source is not covered. Your policy does not cover the damage to power lines or utility equipment occurred on your property; for example, lightning damage to your circuit box or a tree falling on power lines connected to your home.

It is important to note that there is **no** coverage for any damage that is a direct result of flood, surface water or water that backs up through sewers or drains that is caused by an act of nature (a storm).

## How can I find out what is covered in my specific circumstances?

The information provided here includes general guidelines for storm damage coverage. You should contact our agency for definite answers and further advice.

## Remember ...

Storm damage and flood damage are two different things completely. While your homeowners policy will cover you for storm damage, it will not cover you for losses resulting from flooding. For more information on flood coverage, please contact our office.



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