

Damage Causes that ARE Covered by a Homeowners Insurance Policy

Homeowner's insurance will cover a loss caused by a "covered peril." According to the NAIC's "Consumer's Guide to Home Insurance," the list of covered perils include:



Elements such as fire and lightning, wind, hail, or explosions



Theft, vandalism, or damage caused by civil unrest



Trees or other fallen objects



Weight of ice, snow, sleet and freezing rain



Rupturing and sudden overflowing of plumbing, heating, air-conditioning appliance or sprinkler system

Learn More About Homeowners Insurance at:
<https://learnandserve.org/file-homeowners-claim/>

Damage Causes that ARE NOT Covered by a Homeowners Insurance Policy

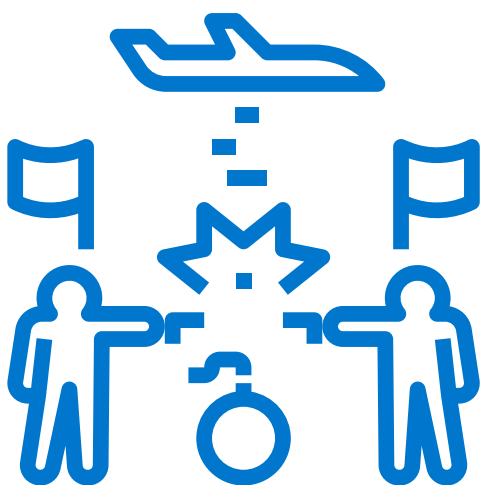
Homeowners insurance will cover a loss caused by a "covered peril." According to the NAIC's "Consumer's Guide to Home Insurance," these are NOT covered perils:



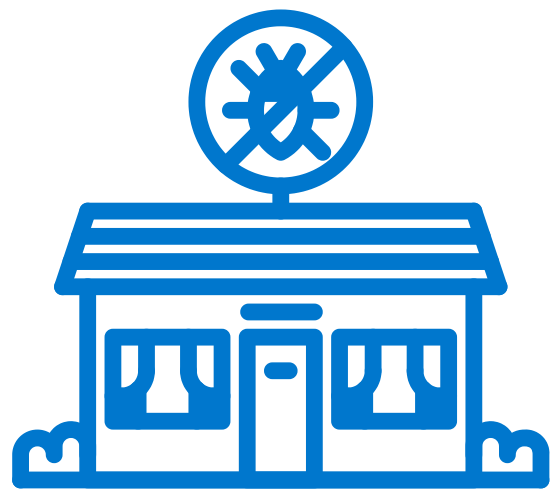
Flooding or
Sewage backing
up into the home



Land movements
including earthquakes,
landslides, and
mudflows



Acts of war, or
overthrow of the
government



Damage from pets,
birds, rodents, or
insects



Deliberate damage
to the home



Pollution Damage

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