Homeowners insurance

Knowing what a standard homeowner's insurance policy covers or doesn't is key to protecting yourself, your family and your pocketbook.

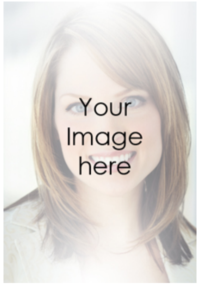
Typically covered

- **Disasters:** Hurricanes, windstorms, tornadoes and lightning strikes are typically covered. So are man-made disasters from riots or civil unrest.
- **Fire:** Losses from house fires, wildfires and water damage from firefighting are covered by standard policies.
- **Property:** Loss of the contents of your home, from both disasters and burglary, are covered by standard policies, up to certain amounts (usually a percentage of your structural replacement cost coverage.)
- **Accidents:** Most standard policies cover accidents like a car running into your home or a falling tree damaging your roof.
- **Liability:** Standard policies cover accidents and injuries occurring to others on your property — whether they bill your insurance company or sue you. Standard policies also cover damage or loss you, your family or pets cause to someone else's property.

Typically not covered

- **Floods:** Except for the National Flood Insurance Program, standard policies exclude coverage for losses from flooding and mudflows.
- **Earthquakes:** In California, standard policies do not cover earthquake damage or loss of property. A separate earthquake policy is expensive, but may be a sound investment.
- **Earth movement:** Standard homeowners insurance coverage doesn't cover losses from ground settlement, liquefaction, slope slippage, erosion or rockslide.
- **Wear and tear:** Typical use, mechanical or electrical failure, sewage or plumbing backups and termite damage are not covered under standard policies.
- **War:** It's not fun to consider but your homeowners insurance policy won't cover losses stemming from a war or a nuclear event.

Are you thinking about selling, or just curious about the value of your home? Call me today for a free home price opinion.



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