

**Agent Name**

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

**Typically covered**

* **Disasters:** Hurricanes, windstorms, tornadoes and lightning strikes are typically covered. So are man-made disasters resulting from riots or civil unrest.
* **Fire:** Losses resulting from house fires, wildfires and water or sprinkler damage from firefighting are covered by standard policies.
* **Property:** Loss of the contents of your home, both from covered 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 tree branch falling off and 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 home or belongings.

**Typically not covered**

* **Floods:** Standard policies exclude coverage for losses from flooding and mudflows. Flood insurance is only available via carriers through the National Flood Insurance Program.
* **Earthquakes:** In California, standard policies do not cover earthquake damage or loss of property. A separate earthquake policy is expensive, but may be a good investment in shaky California.
* **Earth movement:** The standard homeowner’s insurance coverage doesn’t cover losses from ground settlement, liquefaction, slope slippage, erosion or a rockslide.
* **Wear and tear:** Normal wear and tear from use, mechanical or electrical failure, sewage or plumbing backups and termite damage to your home and its contents are not covered under standard policies.
* **War:** It’s not fun to consider but your homeowner’s insurance policy won’t cover losses stemming from a war or a nuclear event.

A standard homeowner’s insurance policy covers a surprising range of incidents and expenses. It may also surprise you what isn’t covered. Knowing what’s covered and what isn’t is key to protecting yourself, your family and your pocketbook.

**Homeowner’s insurance**— know what’s covered (and what isn’t)