



What Won't Be Covered With Homeowners Insurance?

1. Floods

In the case of floods, the culprit is in the cause. A weather-related flood, for instance, caused by heavy downpours and rivers overflowing, are not covered. However, if the flood originates from within the home, then it is. In the case of the latter, internal causes are generally resultant from burst pipes and other sewage-related issues.

2. Mold

As with floods, coverage of mold-related claims is dependent on the cause. If it has come about via a sudden, unseen plumbing leak, then it can be covered. However, if the mold stems from negligent maintenance, perennial leaks, structural defects, or traditional flooding, then it won't be covered.

3. General Maintenance

Homeowners insurance is not an alternative to a home warranty. As such, roofing, tiling, or ventilation issues, as well as those related to the concept of general maintenance, are not covered.

4. Hurricane Damage

Specifically relevant for those residing near the Atlantic costs, most homeowners insurance policies will not cover damage, specifically wind-related, that has come about via hurricanes. While certain insurers will offer separate hurricane policies, others may provide the option of an additional hurricane-centric deductible as an alternative.

5. Infestations

As with general maintenance, providers of homeowners insurance, bluntly speaking, do not see the relevance of covering claims relating to infestation. Regardless of whether the issue at hand involves rats, cockroaches, or mosquitoes, it will not be covered, in lieu of handing responsibility to proper pest management companies.

6. Earthquakes

Barring certain states, homeowners insurance does not generally cover earthquakes, as well as other ground-centric natural disasters. These include landslides and sinkholes too. In the event that the insured resides in an area at risk, separate insurance policies could be worth further investigation.

7. Legal Action

Homeowners insurance does not cover the effects of legal action taken by the government. Land seizures, condemnation, or confiscation, for instance, do not fall within the purview of this insurance variant.

What Homeowners Insurance Does Cover

1. Fire damage
2. Vandalism
3. Living Expenses
4. Non-wind storm damage
5. Additional living expenses

By and large, homeowners insurance is great for dwelling protection. Therein, a home, as well as its attached structures and contents are protected from a pre set list of covered "perils." Additionally, if the worst occurs, insurance providers will pay out for living expenses until the issue has been resolved. Furthermore, liability protection will protect the homeowner from a lawsuit if a visitor injures his or herself on the property.

In the case of insurance claims, education is half the battle. By knowing what is and is not covered from the outset, several nasty future surprises could potentially be prevented. Should the coverage options of homeowners insurance be of further interest, our [list of the top providers](#) would be an excellent place to head.