

## Weathering the Storm: How Good Is Your Homeowners Policy?

No matter where you live, severe weather, in one of its many forms, is always a threat. Whether from a hurricane, tornado, flood, or blizzard, weather-related occurrences may leave behind a trail of widespread damage. Sometimes, weather-related damage to a house and property is minor; at other times it may be catastrophic. Let's take a closer look at what natural perils your homeowners policy may cover.

**Wind, Lightning, and Hail.** Damage to your home and property caused by winds associated with thunderstorms, tornadoes, and hurricanes; lightning; or hail is generally covered. You might wonder, "What happens if one of my trees falls down and damages my neighbor's house?" In some cases, your homeowners policy may pay to remove the debris and repair any damages the falling tree caused, just as it may pay if your mailman were to fall on your icy walkway and become injured. Your policy generally will pay (within specified limits) for losses to your own property, as well as those for which you might be held liable.

**Snow.** If part of your roof collapses under the weight of snow, sleet, or ice, your homeowners policy will generally pay for any necessary repairs. In most cases, you may also be covered for living expenses, should you have to vacate your home and temporarily live in a hotel or rental apartment.

Generally, some weather-related risks or other natural disasters are excluded from coverage. You need to look for these potential hazards under "policy exclusions." Some typical exclusions include the following:

**Earthquake, Flood, and Sewer Backup.** Most homeowners policies do not cover damages caused by earthquake, flood, or sewer backup; however, you may be able to add earthquake or sewer backup coverage to your policy by special endorsement. On the other hand, if you need flood insurance, you may have to buy a separate policy through the National Flood Insurance Program (NFIP).

**Landslides, Mudslides, Tidal Waves, and Ocean Storms.** Landslides, mudslides, tidal waves, and wave damage in coastal areas are excluded from most homeowners policies. Like earthquakes, these hazards generally affect individuals in only certain geographic areas. Give us a call to see if separate coverage for one or more of these risks is available where you live.

Ultimately, it is important to remember that not every policy is the same, and coverage may vary from state to state. Contact one of our qualified insurance professionals for more information about your coverage.