

## **Does Your Homeowners Insurance Cover This?**

### **Home Owners Insurance**

Redding Homeowners insurance plays an important role in society. It protects your most important financial asset, your home. When most people think of damage to their home, they tend to think of fire or theft. Well, there are many other kinds of accidents that can cause damage to your home that are covered under most [homeowner's insurance](#) policies. Remember each [homeowner's insurance](#) policy is different, and if you bought your homeowners insurance on line you may not have proper coverage. Claims will be paid based on your individual homeowner's policy terms and conditions.

### **Homeowners insurance claims**

- A homeowner accidentally spilled bleach on her carpet while carrying in the groceries. Insurance covered the replacement of the carpet.
- A Christmas tree stand leaked water onto the homeowner's hardwood floors. The homeowner's did not realize the stand had leaked until they removed the tree skirt. The insurance company paid to repair the damage.
- Lightening struck a water pump causing the pump to leak. The entire bottom floor of the insured's home was flooded resulting in \$52,000 in property damage.
- A son was cutting down a tree on his parent's property. A limb from the tree fell on a visiting neighbor and \$3,000 was paid out in bodily injury.
- A homeowner awoke to a bang, to find an airplane part had fallen through his roof. The claim was covered by the insurer. No airline admitted liability.
- A homeowner left his gas grill on by mistake. The grill was on a deck and close to the home; a fire caused \$24,000 damage to the deck and home.
- A homeowner had some expensive lighting on the walkway of his house. The lanterns were original and hard to replace, but one of them was damaged in a storm. Because the homeowner was unable to purchase a match, the insurance company had to pay to replace both lanterns.

***All these claims were subject to policy terms and deductibles.***

Many homeowners don't fully understand what their home insurance policy covers and excludes. For example, more than 37 percent of people who have homeowners insurance mistakenly believe flood damage is covered by a standard homeowner's policy, according to a 2011 survey from the National Association of Insurance Commissioners.

To avoid making costly assumptions, it pays to know what's included in your policy. We are here to help answer all your insurance questions. At [Berry Curtis Insurance](#), we know how hard you've worked to turn your house into a home. Since your home is one of the most important financial investments of your lifetime, you'll need proper coverage in order to keep your investment protected and provide your family with the guarantee that they'll always be safe and sound.