



Can You Live Without Disaster Insurance?

Human caused disasters and natural disasters occur in every state. California has earthquakes and wild fires, Colorado has flooding and wildfires, the Northeast has winter storms and high winds, Florida has flooding and hurricanes, and the Midwest has flooding and tornados.

It is safe to say that most business and homeowner's insurance policies do not cover the risks associated with disasters. The only exception would be damage caused by wildfires. Let's look at how insurance might apply to other disasters.

1. **Floods**-- Only 13% of U.S. homeowners had flood-insurance policies last year according to the Insurance Information Institute, a trade group. Flood insurance must be purchased through the National Flood Insurance Program. We can help you if you need the coverage.
2. **Earthquake**-- While earthquakes occur mainly in certain areas, there are registered earthquakes in every state, every year. Earthquake insurance also must be added or purchased under a separate policy.
3. **Mudslides**-- A standard home insurance policy does not protect your home against damage caused by a mudslide. Mudslides are usually defined as ground movement. Heavy rains that cause a mudflow would typically be covered.
4. **Heavy Snow and Winter Storms**-- Winter storms and snow damage is covered under a typical homeowner's policy. If flooding occurs, then the flood damage would be covered.
5. **Wildfires**-- It can be safe to say that all homeowner's insurance covers loss resulting from a fire. Wildfires are considered a fire and would be covered.

Coverage disclaimer--the information provided here is for general purposes only. It is not our intent to change or modify insurance coverage. Each insurance policy is different and your individual coverage will be determined by the terms of your insurance policy.

Berry Curtis Insurance is a family owned and operated insurance agency dedicated to providing quality insurance solutions to clients near Redding, California since 1986. When you work with Berry Curtis Insurance, you'll experience the exceptional service and attention to detail that you can only find with an independent insurance agency.

