STORM DAMAGE: WHAT'S COVERED...AND WHAT'S NOT

Don't get caught with gaps in your homeowner's coverage.

By Claire Vath



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As storms of all types increase in frequency and intensity, it's more important than ever to be aware of what's covered by your homeowner's insurance policy. If you live in a region often impacted by hurricanes, tornadoes or floods, take the time now to become more familiar with your policy.

Coverage Round-Up

It's important to understand what your home insurance policy does and does not cover related to storms, including the following:

- **Damage to structure and property.** Your homeowner's policy will kick in should you incur damage to the roof, walls, windows, doors, foundation and other structural elements caused by the covered event.
- **Damage to personal property.** Your policy may cover furnishings, electronics, clothing and appliances inside your home under your policy's standard personal property coverage.
- **Damage to high-value items.** Your policy may also cover valuable art and jewelry items, but there are often contract limitations, so check with your agent to determine if you need additional coverage through a personal articles rider (also known as a scheduled personal property endorsement).
- **Mold damage.** A tree falls on the roof, letting rain into your home, which results in mold. Your policy may cover it—but it depends on whether the policy includes mold coverage.
- **Interior water damage.** Homeowner's insurance will most likely cover rain damage, but if your toilets overflow as a result of a sewer backup post-storm, your insurance likely will not cover that scenario. Extra coverage for water backup of sewer, drains and sump pump would fill in the gaps.
- **Surface water.** If a stream or creek overflows and causes damage to your home, it would only be covered if you had a separate flood insurance policy.

Steps You Can Take

While you can't stop a hailstorm or halt a hurricane, there are a few ways to help minimize storm damage.

- **Trim dead branches and trees** near your home and any outbuildings, fences or swimming pools.
- **Maintain your home's structure** by filling cracks and gaps in spaces, replacing damaged siding, and fixing or replacing aged roofing.
- **Unplug electronics** before a storm hits.
- **Secure any outdoor furnishings.**
- **Regularly clean downspouts, gutters and storm drains.**

If you incur storm damage and have to file a claim with your insurer, "document, document, document," advises Timothy Swartz, AAA insurance agent in Warrington, Pennsylvania. "Photos and videos of damaged property shared with claims adjusters facilitate a smoother claims process."

Regularly reviewing your homeowner's insurance coverage can ensure that you have protection that keeps pace with changing risks, rebuilding costs, and the current value of your home and belongings.

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To learn more about homeowner's insurance, contact a AAA insurance agent today. Go to **AAA.com/Insurance** or call 833-300-1526.