

5 FACTS ABOUT HOMEOWNERS INSURANCE COVERAGE



Protects from More Than Just Disasters

Homeowners insurance goes beyond just fire and theft. It can cover damage caused by wild animals (think runaway bears!), vandalism, and even certain weather events depending on your policy.

01



Not All-Encompassing

Flood and earthquake damage typically require separate policies. In some areas, wind coverage might also be excluded meaning you'd need an additional policy for a complete safety net.

02



Travels with You (a Bit)

Believe it or not, some homeowners insurance extends coverage to belongings stolen outside your home, often up to a certain percentage of the value.

03



Unexpected Coverage

Some policies offer identity theft protection as an add-on, helping you recover finances lost due to stolen personal information.

04



Beyond Your Dwelling

Coverage applies to other structures on your property too, like sheds or garages. Remember, it's always best to check your specific policy for details.

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