



Disaster Recovery



Good News about Your Homeowner's Insurance Policy

Many people are surprised about the extent of protection their homeowner's insurance policy offers. Although your policy may not cover flood damage to your home, it does offer some protection from loss due to natural disasters, such as hurricanes.

Tips

The following items are usually covered by the policy, but may vary according to the policy's provisions and up to the dollar amounts that you purchased:

- Your house, including rental units that are part of the building and any attachments to the building, like a garage.
- Any structures on your grounds that are not attached to your house such as a garage, tool shed, pool cabana, or gazebo.
- The lawn, trees and shrubs on your property.
- Vacant land you own or rent, with the exception of farmland.
- Cemetery plots or burial vaults you own.

- Personal possessions you or members of your household own or use anywhere in the world. This includes the contents of your home and any structures on your grounds. It also covers any possessions that guests bring to your home, but it does not include the possessions of any tenants you may have living in your home.
- Any items friends have loaned to you that you're keeping on your property.
- Your living expenses, if your house is unlivable due to damage.
- Rental payments, if you normally rent part of your house but it is unlivable due to damage.
- Legal responsibility for unauthorized use of your credit cards, checks forged under your name, or counterfeit currency accepted in good faith.
- Settlements, medical expenses, defense, and court costs involved in claims brought against you for bodily injury to others or damage to the property of others.

Source: Virginia Cooperative Extension and Clemson Cooperative Extension

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