

Home Insurance Claims: What Is Covered And What Is Not?



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It's not easy to predict the future, which is what makes insurance necessary; accidents happen. Whether an animal breaks into your home or your grandma slips in a puddle of champagne, coverage is always important- but you may be covered less than you think.

Family safety needs to be a priority this year and every year, lest your stories turn tragic. However, if you do happen to run into any of the following 8 scenarios, or it's already happened to you by the time you read this, you may want to learn more about whether or not your homeowners coverage will give you any type of financial relief from the mishap. There may be more help out there than you think. Keep in mind every policy is different, and the best person to consult about the details of your plan will be your friendly insurance agent.

You Poured Bacon Grease Down the Sink and Flooded the Kitchen

When you cook bacon, you should just throw the grease away after cooking or wait for it solidify and wipe it down with a paper towel. Many people just pour the grease into their garbage disposal with the rest of the leftovers- the problem is that the grease can congeal and clog your drain, which can cause leaks. It's an unexpected surprise, and can cause water damage if not caught early — especially if you go on vacation with even a small water leak.



In this case, if there's water damage or mold from the back-up, it's not generally covered by your homeowners policy. There's a slight possibility that your policy may cover damage from events that are both sudden and accidental, but it's by no means guaranteed. Florida is a state with the perfect conditions for mold which is extremely expensive to remove. You may want to look into extra coverage against plumbing problems for home safety.

An iPhone, Your Wallet, and All of Your Quarters Are Stolen from Your Car



Let's say you buy little Timmy a new phone for his birthday, and leave it in your car so he doesn't come across it. An opportunistic thief wants that iPhone 7 as much as Timmy does, and it's gone by the time you check the next morning. Don't worry! All of your personal possessions are covered, regardless of where they are. As long as you have a basic homeowners policy with us, you will have full coverage of all your personal possessions.

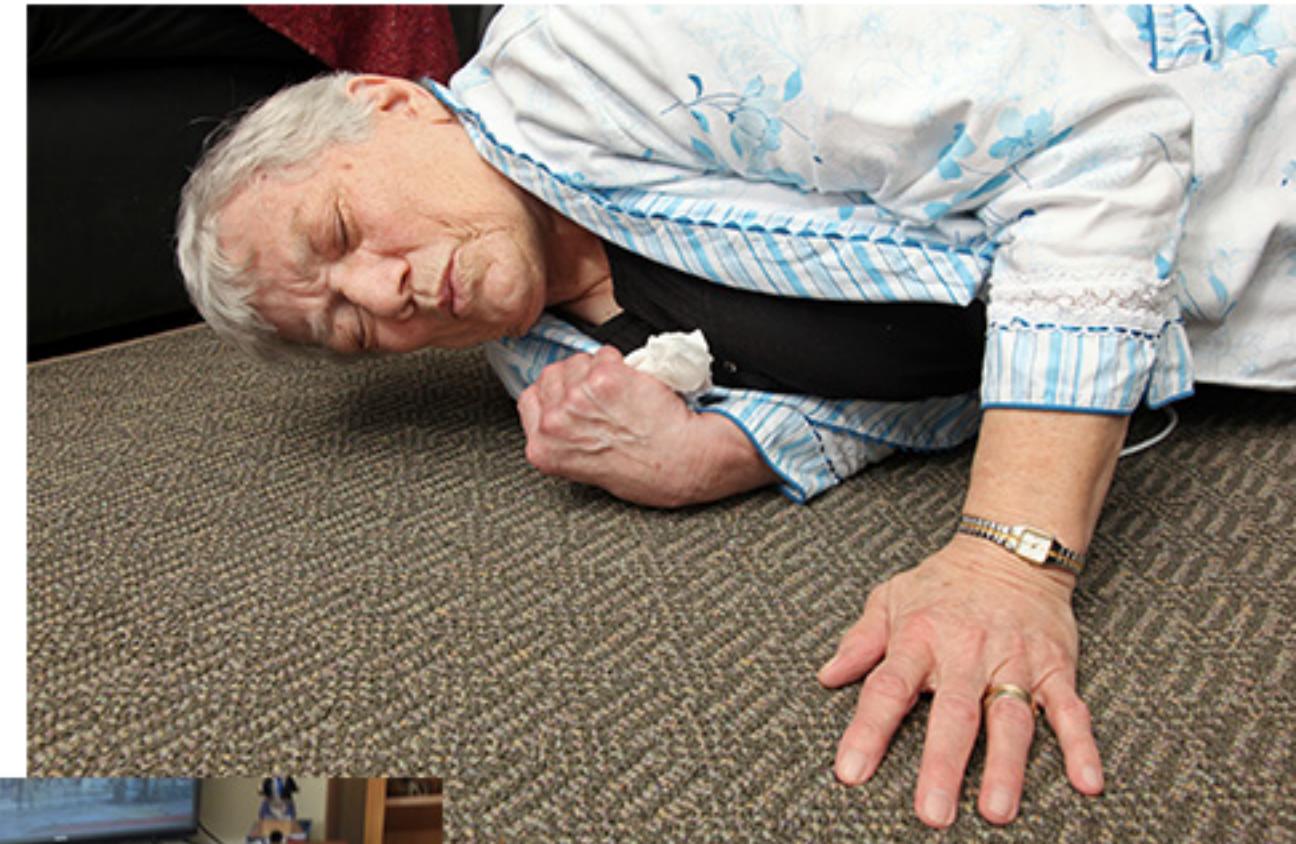
However, if it is someone else's possessions that are stolen, that's another story. Get with your homeowners insurance agent about specific theft situations, and always know what kind of coverage you have. Be sure to hide your personal belongings if they are stored in your car, and double check that you lock it whenever you're out and about. Better to be safe than sorry!



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Grandma Takes A Tumble



Whether it's a puddle on your front steps, or a misplaced toy your kid left out, the injuries sustained by a guest are generally covered under your homeowners coverage. It may be covered under the no-fault medical coverage clause in your policy or under liability coverage, with the latter meant to keep you out of court or having to pay thousands in hospital bills.

The standard amount is \$100,000 for liability but can be as little as \$1,000 for no-fault, so it will depend on the exact nature of the circumstances of the fall. An umbrella liability policy may be a better way to go — especially considering the weather can be unpredictable around this time of year and the high cost of major injuries.

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Your Child's Dorm Room Is Broken Into When Home from School

It's not just your family home that's at risk, but other types of property like your child's dorm room or your seasonal condo. Thieves know just how many people go out of town every season, and it can make for a much easier score when full dormitories or neighborhoods empty out.

If you and the people on your street are likely to spend your winter in warmer climates, or your spring break abroad, there aren't a lot of people left to watch for odd behavior. Belongings are typically covered under standard homeowners' policies in this case, but it depends on the amount of coverage you have. For example, for a dormitory theft, you may only receive a tiny percentage of the total coverage you have for your main property. You'll have to look for the exact numbers, which should be stated in the clauses of your policy, but we recommend either renters insurance for your child or potentially adding more coverage to your regular homeowners insurance policy.



Your First Time Trying to Deep-Fry Takes a Turn for the Worst

Deep fried food is ridiculously good, but it's also rather dangerous to make and a threat to your overall home safety. Fire is covered by homeowner's insurance, however keep in mind that you may lose part of the structural integrity of the home as well as the things inside of it so you may want to check on your limits. If you have limited property coverage on your belongings or if your insurance is based on the mortgage price, you may be looking at some major damage.

Whiskers Gone Wild



Pets get into a lot of mischief, and their rambunctious nature can be destructive. It's amazing the damage that one cat and one candle can do. The very nature of homeowners insurance means it's difficult to think of every scenario, but for the most part, there are separate animal policy clauses you can have written into your homeowners coverage which will ensure you stay covered.



Be warned that there are some pets who are considered to be more dangerous than others (think pit bulls and German Shepherds.) We're sure your pet is friendly and calm, but statistically speaking, you may pay a bit more for them on your policy. Ultimately, this could be the smartest thing you do. If your pet turns on the burner, which somehow catches a kitchen towel left on the stove, you can bet that it won't take long for the fire to spread and for practically everything you own to go up in smoke.

A Raccoon, Rat, or Ollie the Otter Breaks In Your House and Wrecks the Living Room



Wild animals are often just as clever as thieves and as mischievous as your pets- especially when they can smell the delicious food inside your home. If a raccoon (likely) or otter (less likely) manages to get into your house, the damage they cause is generally covered by homeowners insurance, but if a rat or a squirrel manages to get in you may not be quite so lucky as they're considered rodents and not animals.

Again, it's to the homeowner's advantage to purchase a separate animal policy clause. Because if your cat spots a mouse, they may stop at nothing to get it. You don't want to lose your expensive lamps or art pieces just because one lone field mouse managed to sneak in after smelling your cheese plate.



Your Cousin Left the Party Drunk and Got In an Accident

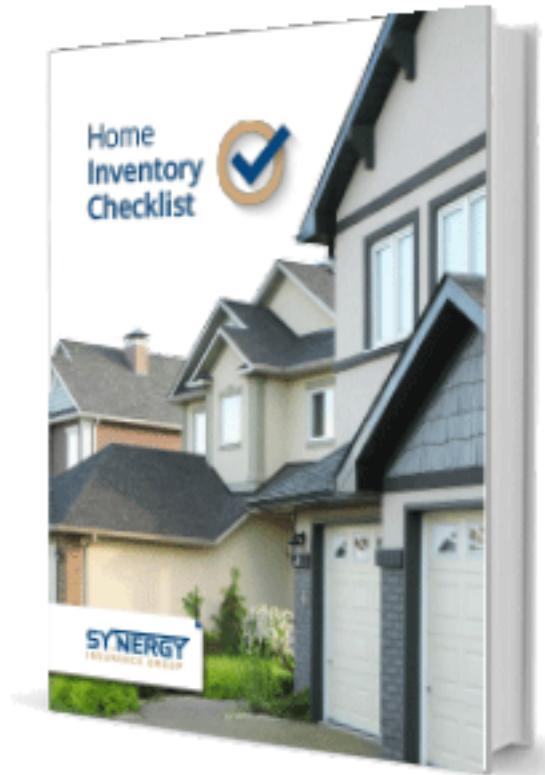


Holidays and partying can run hand-in-hand, but it's also something that needs to be taken very seriously. If you've been hosting a party at your place (and aren't charging for alcohol), and you're not monitoring your family for their intake, you could be held liable if they stay and injure themselves or leave and get into an accident. If you're deemed liable for other people your cousin hurts after leaving your home, the damages can far exceed any out-of-pocket payment.

For this reason, you may want to buy extra coverage and definitely set ground rules if you know your friends and family are heavy drinkers before they get started. Always be sure that you, and your guests, are always drinking responsibly. The holidays are meant to be a time for cheer and laughter, and while alcohol may sometimes be a component, your safety is the top priority. Never drink and drive, and if you think someone might try to, put a stop to it before it's too late.

About Us

At Synergy Insurance, we give our policyholders a place to turn when things seem at their worst. We want everyone to have the coverage they deserve, and encourage you to spend an hour or two looking at your current coverage. We can help you figure out if you need additional language written in, or if you need a separate policy to further protect you and your family safety. We always want you to have a trusted partner to call if your property is in any way threatened.



It is a good idea to go through your home and make a record of the items you own. It is important to make sure valuable items are covered under your homeowners insurance policy.

We have put together a Home Inventory Checklist to help you build a comprehensive list of the valuable items in your home.

Click on the eBook to download it for free.

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