

4 Things your home insurance won't typically cover

Home is a safe haven for most. When disaster strikes, it's the roof over our heads that we rely on to protect us.

That's why it's important to understand your home insurance policy and know what is and isn't covered before assuming your insurance will pay for any type of damage.

The truth is most home insurance policies don't cover certain damages or losses that may appear accidental or sudden. To help you, we've explained some of these exclusions below.

01

Flood Damage

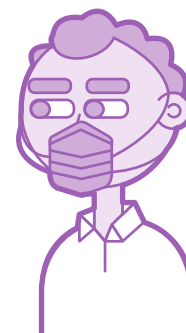
Don't be confused by "water damage" and "flood damage" on your home insurance policy. While some water damage is covered by your home insurance, flood damage may not be. Thankfully, some insurance companies now have enhanced water damage/sewer back-up endorsements that include coverage for flood. Contact your insurance broker to learn more.



02

Mold Removal

Standard home insurance policies either limit coverage for mold damage or exclude it altogether. Home insurance policies don't cover the clean up of mold in your homes. The procedure can be costly, making it something you'd want to take preventative measures to avoid happening. Monitor for and immediately fix any leaks in your home, especially following extreme weather, to eliminate the moisture promptly.



03

Earth Movement

Earthquakes, landslides and sinkholes are a few of the types of earth movement that are excluded on home insurance policies. For these situations, separate earthquake insurance is available for purchase. Since natural disasters can happen anywhere at any time, and more so if you are in a high-risk earthquake zone, you may want to get earthquake insurance to protect your property and possessions from losses.



04

Termite Infestation

Home insurance policies won't pay for termite damage, which over time can destroy a home's support beams and other wood features in your home. In the insurance carrier's eyes, termite infestations are preventable and not accidental.



Understanding your home insurance policy can go a long way in helping you save money — and your home.

Follow us on Twitter at [@northbridgeins](https://twitter.com/northbridgeins) for more information and advice on how to manage risks.