



8 Unexpected Things Covered by Homeowners Insurance

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Homeowners insurance is absolutely essential if you want to protect your house and assets. If you take a look at a typical insurance policy (commonly known as an HO-3), you'll find it protects homeowners from a wide range of mishaps, from fires to vandalism, lightning strikes and tree falls. But do you know the full scope of what your homeowners policy covers?



Below are 8 surprising things that may be covered by homeowners insurance.

1) Patios, gazebos and sheds

A homeowners' policy usually covers your entire property, including all structures such as storage sheds, gazebos and even doghouses. Be sure to let the insurance company know ahead of time, however, that you have these structures on your property. This will ensure you have documentation for coverage.

2) Tombstones

Grave markers at a cemetery are considered "personal property" and are therefore covered under most homeowners policies. Thus, most people are covered up to \$5,000 worth of damage. It's important to note, however, that some gravestone damage is caused by the cemetery's landscaping equipment, and would therefore be covered by the cemetery's perpetual care fund. Be sure to check the source of damage before making an insurance claim.

3) Riots

A typical HO-3 will cover your home and personal property in the event they are damaged during civil unrest. (Some policies refer to it as "civil commotion.") Vandalism, fire, and explosions are usually covered. If a State of Emergency is declared in your area due to rioting, that could help your case when filing a claim. If not, it's a good idea to get a police report to document the event and damage.

4) Volcanoes (but not earthquakes)

Most of us outside Hawaii don't have to worry about this, but if your home is in the path of an erupting volcano, rest assured you'll be covered. It's worth noting, however, that earthquake damage (sometimes referred to as "ground

movement") is not covered under most standard policies.

5) Your kids' stuff at college

If you send your child off to school and he or she is living in a dorm, his or her items are usually covered under your homeowners policy. This is because most policies cover anyone in your household as well as students under the age of 24. Not all policies cover students living in off-campus housing, however.

6) Identity theft

If a crook gets ahold of your sensitive data, it can become difficult to straighten out. Fortunately, many homeowners policies now allow for reimbursement of the cost of fixing your credit reports and restoring your identity. This can include the cost of lost wages, phone bills and possibly even legal representation.

7) Spoiled food

Let's say a big storm blows through your town and you're without power for six days. Say goodbye to whatever was left in your refrigerator. The good news is most homeowners policies will cover the cost of replacing spoiled food. Just make sure to take pictures of the food. Also, take note of the deductible on your plan. Some policies have no deductible on food spoilage claims; others may have a high deductible, which would make filing a claim pointless.

8) Dog bites

If your dog bites someone, your homeowners policy may cover the cost of medical care, usually up to as much as \$300,000. Just be aware that some dogs can do serious damage when they bite, and may require additional insurance to cover the cost of any potential claims.

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