



BREAKDOWN OF YOUR PROPERTY DAMAGE INSURANCE POLICY

Homeowners insurance policies can be difficult to decipher. That's why we created this simplified guide to help you decode your property damage insurance. This breakdown will help you recognize what's covered, what's not and give you a better understanding of your rights.

COVERAGE A | DWELLING

Protection against direct physical damage caused to the dwelling:

Rooms Fireplaces Carpeting Tile Elements
Floors of Decor



COVERAGE B | OTHER STRUCTURES

Covers damage to other structures or buildings:

Detached
Garages

Work
Sheds

Fencing



COVERAGE C | PERSONAL PROPERTY

Insures all your belongings to a certain degree:

Electronics Jewelry Furniture Clothing



COVERAGE D | LOSS OF USE

Only applies if your home is damaged to the extent that you can no longer live in or use it. This coverage will reimburse you for:

Food Lodging Gas Utility Expenses



STEPS TO TAKE WHEN FILING A PROPERTY DAMAGE CLAIM

- 1 Ask for an up-to-date copy of your policy.
- 2 Familiarize yourself with your policy's **declarations page**.
- 3 Make sure your company adjuster is working off the **same document**.
- 4 Do not rely solely on the company adjuster to calculate your losses or you may leave money on the table.
- 5 If you can't do this on your own due to the confusing language, past claim denials or the complexity of the damage, consider filing a Request for Assistance with the State Department of Insurance and/or hiring an experienced and reputable independent insurance claims adjuster to help you.



Sources:

<https://www.uphelp.org/pubs/faqs-about-property-damage-insurance-claims>
<https://www.nationwide.com/property-insurance-liability.jsp>