



2016 Consumer Insurance Survey

Homeowners Insurance: Understanding, Attitudes and Shopping Practices

February 2017



**INSURANCE
INFORMATION**
INSTITUTE

110 William Street
New York, NY 10038
212.346.5500
www.iii.org



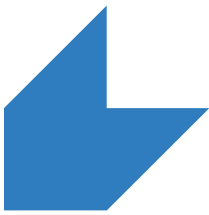
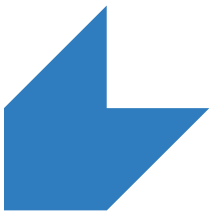


TABLE OF CONTENTS

Introduction: Consumer Insurance Survey Shows Knowledge and Gaps.....	1
Key Findings.....	2
The Need for Education.....	2
I. Homeowners Insurance: Affordability and Purchasing Practices.....	3
Improving View of Homeowners Insurance Costs.....	3
What About Renters?.....	4
Age Makes a Difference.....	4
Supplemental Natural Disaster Insurance.....	5
Low Purchasing Rates of Flood Insurance.....	5
Homeowners Lack Coverage for Earthquake Damage.....	6
II. What Consumers Know—and Don’t Know—About Their Homeowners Coverage.....	7
Fuzzy on the Details.....	7
Understanding Theft Coverage.....	7
It Came From the Sky.....	8
Incorrect—and Potentially Costly—Assumptions About Coverage.....	9
Flood Damage Is NOT Covered.....	9
The Earth Is Moving!.....	10
Other Gaps in Standard Homeowners Policies.....	10
What About Liability Coverage?.....	11
Peace of Mind With Living Expense Coverage.....	12
III. Conclusion: Shopping for Homeowners Insurance in a Changing World.....	13
Ways Homeowners Shop for Insurance.....	13
New and Increasing Risks.....	14
Identity Theft.....	14
Other Impacts of Technology.....	14
Changing Weather Patterns.....	14
Final Thoughts	15





INTRODUCTION: CONSUMER INSURANCE SURVEY SHOWS KNOWLEDGE AND GAPS

WELCOME TO THE INSURANCE INFORMATION INSTITUTE'S REPORT ON THE RESULTS OF OUR 2016 CONSUMER INSURANCE SURVEY.

We conducted this survey to collect and measure a range of information about consumers and homeowners insurance, including:

- The depth of consumer understanding about their homeowners insurance coverage;
- Policyholders' attitudes toward the cost of homeowners insurance;
- The prevalence of purchasing separate policies to cover flood and earthquake damage;
- How consumers comparison shop for homeowners insurance.

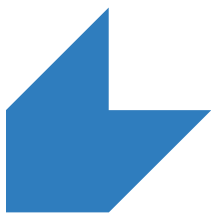
The I.I.I. *Consumer Insurance Survey* was conducted in May 2016 via live telephone interviews with 1,006 adults (18 years and older), residing in the continental

United States. The data presented is proportionally representative of the U.S. adult population.

We enlisted the aid of ISO®, a Verisk Analytics® business, to make certain that the losses we discussed were or were not covered by standard homeowners insurance policies. ISO is a widely recognized authority for policy standards.

Answers reveal a wide range of results that point to some interesting (and sometimes surprising) facts and trends, including: policyholders decreasingly view the cost of homeowners insurance as a financial burden; the percentage of renters with renters insurance rose substantially between 2011 and 2016; many homeowners incorrectly believe that flooding is covered by standard homeowners insurance; and many homeowners are not aware of the perils that ***are*** covered by standard policies.





Key Findings

Two broad conclusions can be drawn from the I.I.I.'s survey. First, **the majority of homeowners *do* understand the basics of their homeowners policy.**

They recognize that they will be covered if their house is damaged by a fire, if property is stolen

from their home or if someone is injured on their property (Fig. 1).

But second, **homeowners have gaps in their knowledge of their coverage.** For example, many policyholders do not recognize that most flood damage is not covered by their basic homeowners insurance.

Fig. 1

Homeowners Understand the Basics

Percentage of homeowners who knew key perils are covered



Misunderstanding of Flood Damage Coverage



The Need for Education

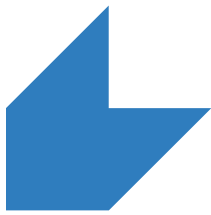
The fact is, insurance policies are complex but understandable legal agreements. Consumers can—and should—educate themselves about their coverage, recognize that they may have gaps in their coverage and seek guidance from an insurance professional when they purchase or renew a policy.

Surprisingly, the I.I.I. *Consumer Insurance Survey* found that only 44 percent of homeowners comparison shop for insurance by any method when their policy comes up for renewal. When they do shop

around, the most popular method is to speak with an insurance agent in person. Only 17 percent of homeowners compare prices online at renewal time.

Shopping for Homeowners Insurance

The insurance industry has an opportunity to serve its customers and improve consumer understanding of its products and services by increasing educational outreach to homeowners. Consumer advocates and the media can also help close the knowledge gap by bringing attention to the need for homeowners to learn more about their insurance coverage and seek professional guidance when they purchase insurance.



I. Homeowners Insurance: Affordability and Purchasing Practices

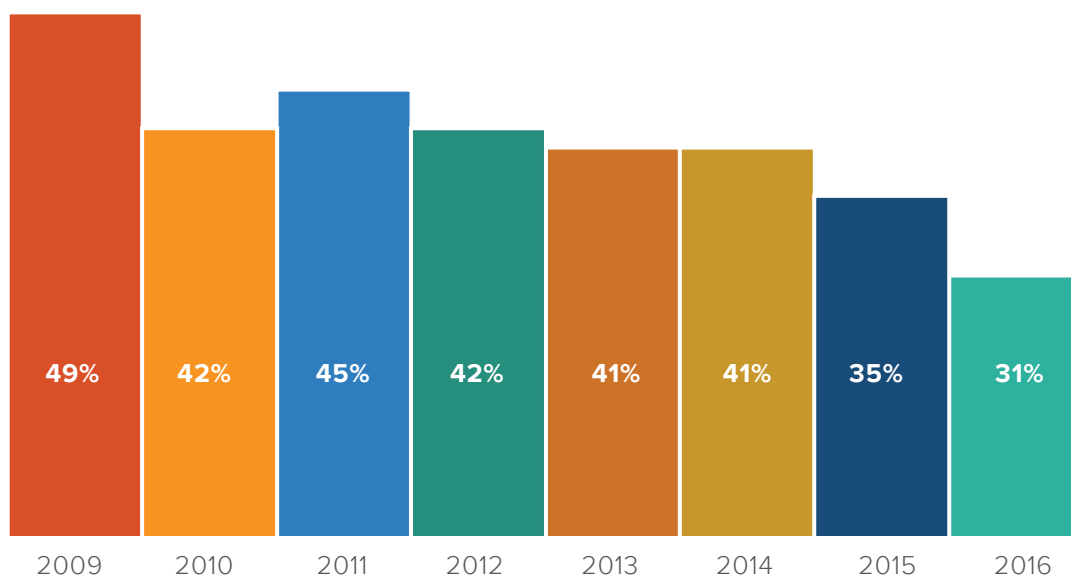
Because mortgage lenders generally require customers to insure their homes, the vast majority of American homeowners—about 93 percent—maintain at least basic homeowners insurance. It is simply a fixed cost of owning a home, though rates vary widely depending on where you live.

Improving View of Homeowners Insurance Costs

The good news is that Americans decreasingly view the cost of homeowners insurance to be a financial burden. The I.I.I. *Consumer Insurance Survey* found that only 31 percent of Americans consider homeowners insurance to be a financial burden. This is the lowest level in more than a decade, and represents a significant drop from the 49 percent of people in 2009 who said the cost of homeowners insurance was a financial burden (Fig. 2).

Fig. 2

Financial Burden of Homeowners Insurance
Percentage of Respondents Indicating That Homeowners Insurance Is a Financial Burden





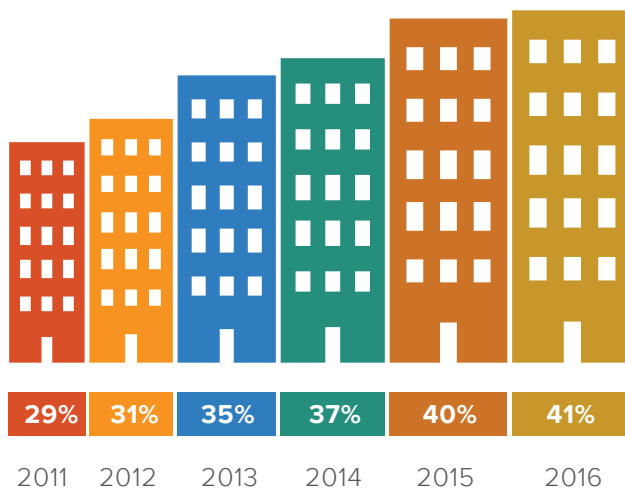
What About Renters?

Unlike homeowners with mortgages, renters are not consistently mandated to purchase renters insurance. That said, many landlords do require their tenants to purchase renters insurance as part of a lease agreement. This requirement, however, is banned or limited in some states and cities.

Between 2011 and 2016, the percentage of renters with renters insurance rose substantially, from 29 percent to 41 percent (Fig. 3). Notably, during this period, the homeownership rate declined in the U.S., falling from 66.3 percent in the third quarter of 2011 to 63.5 percent in the third quarter of 2016.

Fig. 3

Renters With Renters Insurance



Age Makes a Difference

In one surprising twist, the I.I.I. *Consumer Insurance Survey* found that younger generations are more likely to purchase renters insurance than older Americans. A greater percentage of both millennials and Generation Xers purchase renters insurance than Baby Boomers (Fig. 4).

Fig. 4

Purchase Rates of Renters Insurance by Generation

41%
Millennials
(ages 18-35)



48%
Generation X
(ages 36-51)



24%
Baby Boomers
(ages 52-70)





Supplemental Natural Disaster Insurance

Low Purchasing Rates of Flood Insurance

The 2016 flooding in Louisiana, as well as floods in the Midwest and elsewhere in the South, provided a stark reminder of the damage that can be wreaked by excessive rain.

Flood damage is not isolated to high-risk flood zones or areas prone to hurricanes. More than 20 percent of claims paid under National Flood Insurance Program (NFIP) policies each year go to homeowners living in low- to moderate-risk flood zones.

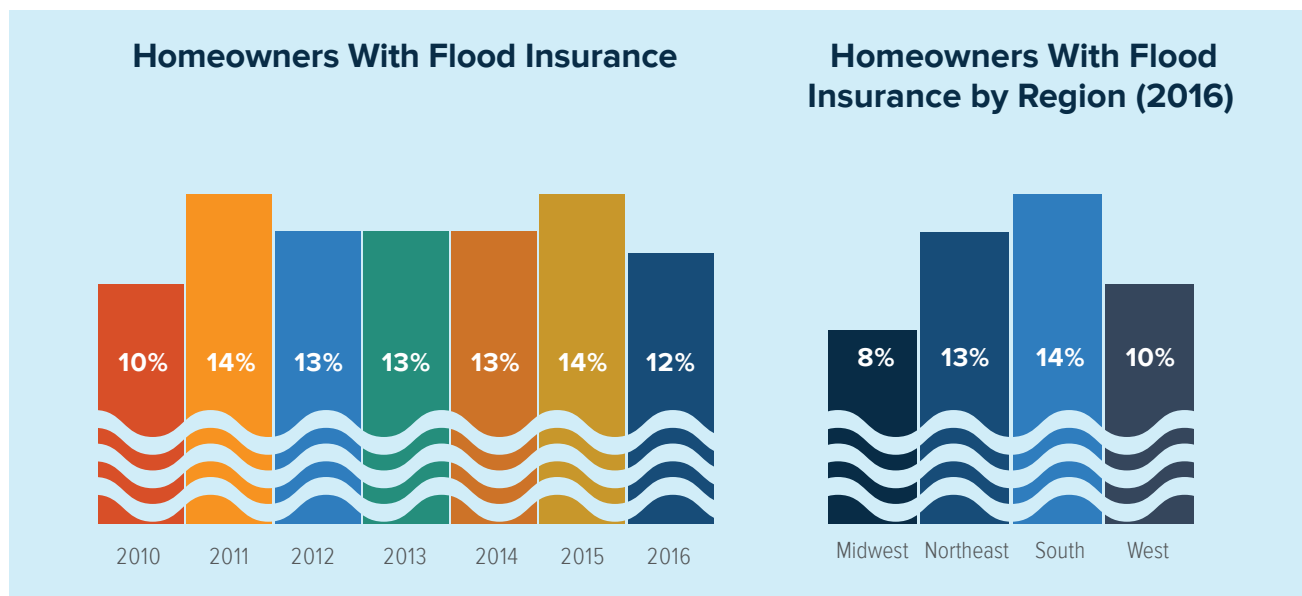
In addition to causing dozens of deaths, 2016 floods caused billions of dollars in property damage. Unfortunately, many of these losses were uninsured because most homeowners do not purchase supplemental flood insurance. The percentage of homeowners who do purchase flood insurance has

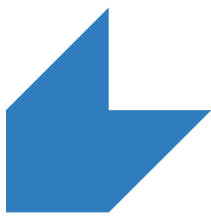
hovered between 10 percent and 14 percent since 2010 (Fig. 5).

With its history of hurricane and river flooding, the South has the highest regional rate of flood insurance take-up. Fourteen percent of homeowners in the South purchase supplemental flood coverage. The Midwest—which saw flooding in 2016 in Wisconsin, Missouri, Minnesota, Kansas and other states—has the lowest rate, at 8 percent.

A standard homeowners policy does not cover damage caused by flooding from heavy rain or a hurricane-driven storm surge. Despite public education efforts, a significant portion of homeowners mistakenly think that flood damage is covered by their standard homeowners insurance, without the need for supplemental insurance. Flood insurance is available through the federal government's NFIP, however—as a separate policy.

Fig. 5





Misperceptions About Flood Coverage

43%

Homeowners who think that standard homeowners insurance covers damage caused by flooding from heavy rain



28%

Homeowners who think hurricane storm surge flood damage is covered

X *Most flood damage is NOT covered by standard homeowners insurance.*

Homeowners Lack Coverage for Earthquake Damage

Property damage caused by earthquakes is also not covered by a standard homeowners policy, though fire damage following an earthquake will usually be covered. Although earthquakes have caused damage in all 50 states, only 8 percent of American homeowners purchase separate earthquake insurance or add an earthquake endorsement to their homeowners policy.

Misperceptions About Earthquake Coverage

29%

Homeowners who incorrectly think that standard homeowners insurance covers earthquake damage

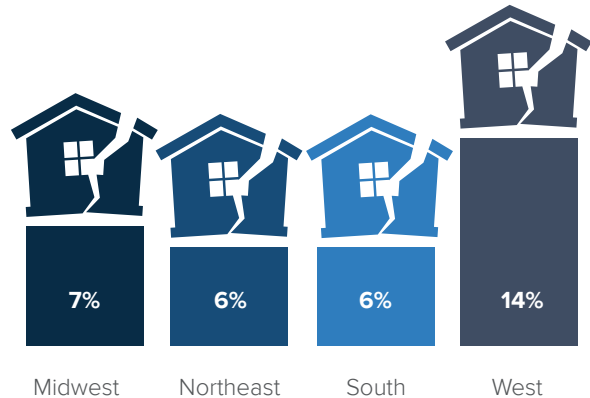


X *Standard homeowners insurance does NOT cover earthquake damage.*

Historically, the most destructive U.S. earthquakes have occurred in the West, primarily in California. Homeowners in the West purchase earthquake coverage far more frequently than residents of other regions (Fig. 6).

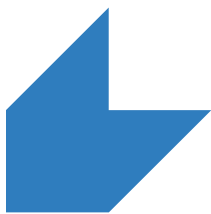
Fig. 6

Homeowners With Earthquake Insurance by Region (2016)



In recent years, there has been increased seismic activity in the Midwest and South. Measurable earthquakes have occurred in Kansas, Oklahoma and Texas, as well as in Alaska, Arizona, Idaho, Nevada and California. In 2016, the largest earthquake in the U.S. took place in Alaska. On September 3, 2016, Oklahoma experienced its largest earthquake ever, at magnitude 5.8. The quake caused one injury and buildings in the town of Pawnee were damaged.

The U.S. Geological Survey reports that increased seismic activity in Oklahoma is caused by underground wastewater disposal associated with oil and natural gas production. Other states with energy production and underground wastewater disposal may also be prone to greater seismic activity, suggesting that consumers may increasingly be at risk of damage from earthquakes.

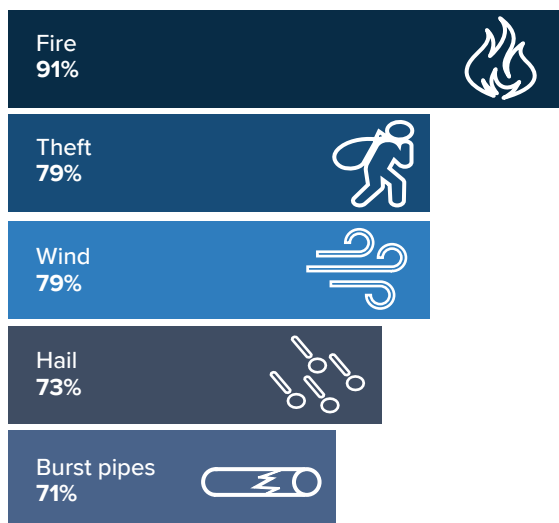


II. What Consumers Know—and Don't Know—About Their Homeowners Coverage

Most homeowners understand the key provisions of a standard homeowners insurance policy. A majority of homeowners recognize that their policy will provide coverage for damage caused by fire, wind and hail. Most also know that items stolen from their house are covered (Fig. 7).

Fig. 7

Recognizing Covered Perils



Percentage of homeowners who correctly say these perils are covered

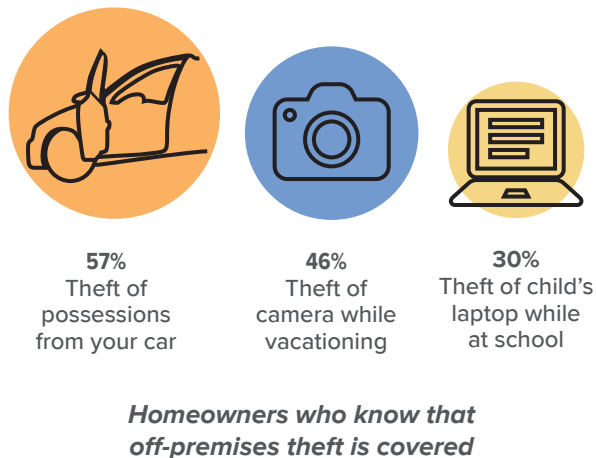
Fuzzy on the Details

While homeowners understand the basics of their policy, the I.I.I. *Consumer Insurance Survey* found that many policyholders were not aware of some additional coverages included in their policy.

For example, 79 percent of policyholders recognize that their homeowners insurance provides coverage for possessions that are stolen during a home burglary. But policyholders often don't recognize that their possessions are also usually covered when the theft takes place away from home (Fig. 8).

Fig. 8

Off-Premises Theft Coverage





Personal belongings coverage includes items stored off-premises—this means they are covered anywhere in the world. Some companies limit the amount to 10 percent of the total amount of coverage you have for your possessions. Keep in mind that policyholders also share a portion of the cost by paying their deductible.

Policies may also set special limits on high-value possessions, such as jewelry or furs. You can extend your coverage on valuables by adding riders to a basic homeowners policy.



Key Terms

- **Deductible**—The amount paid by a policyholder before insurance coverage kicks in, often \$500 or \$1,000.
- **Endorsement**—A provision added to a basic insurance policy that extends coverage or modifies terms and conditions.
- **Floater**—Added coverage for moveable property such as jewelry or musical instruments, offering protection for losses wherever they occur.
- **Rider**—Another term for “Endorsement.”

It Came From the Sky!

Basic homeowners insurance also covers many perils that consumers may not be aware of. In the recent I.I.I. *Consumer Insurance Survey*, only 27 percent of homeowners said their policy covered a meteorite striking their home. While the chances of your home being struck by a meteorite are pretty slim, standard homeowners insurance coverage will in fact be there for you in the case of this rare event.

The sky has other perils, too, old and new. A standard homeowners policy covers damage from falling airplane debris and will pay costs if your drone falls and injures someone, although most policyholders do not recognize that they have coverage for these events (Fig. 9).

Fig. 9

Airborne Perils

Airplane or plane debris hitting your home
44%



A meteorite striking your home
27%



Falling drone injuring someone
12%



Percentage of homeowners who correctly say these perils are covered



Incorrect—and Potentially Costly—Assumptions About Coverage

For many types of perils, homeowners may be pleasantly surprised to find that their insurance policy offers coverage when they didn't expect it. Unfortunately, the I.I.I. *Consumer Insurance Survey* shows that the reverse is true as well: Consumers often think that certain events are covered when they're not.

Flood Damage Is NOT Covered

When it comes to water damage caused by weather-driven, ground-level flooding, a basic homeowners policy does NOT provide coverage. For example, there is no coverage if:

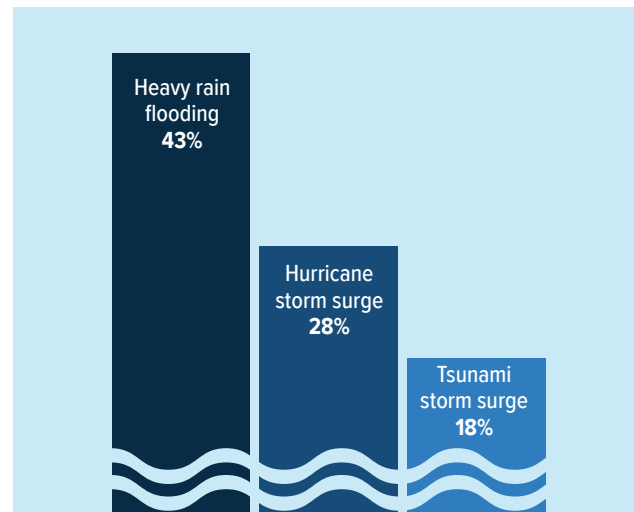
- A hurricane storm surge damages your property;
- Heavy rains flood your basement;
- An overflowing river or creek damages your home; or
- Tsunami-driven water destroys your home.

For coverage of these types of incidents, homeowners must purchase a separate flood insurance policy—available from the NFIP and a few private insurers. A significant portion of homeowners, however, believe that their standard homeowners policy **will** cover flood damage (Fig. 10).

When it comes to water damage caused by weather-driven, ground-level flooding, a basic homeowners policy does NOT provide coverage.

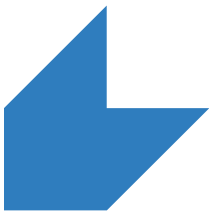
Fig. 10

Misunderstanding of Flood Coverage



Percentage of homeowners who incorrectly believe these perils are covered under their standard policy

Confusion about flood coverage may arise from the fact that some types of water and storm-related damage are covered by a standard homeowners policy. For example, most homeowners insurance includes coverage for damage caused by wind-driven rain, burst pipes and water leaking into your house because of a roofline ice dam.

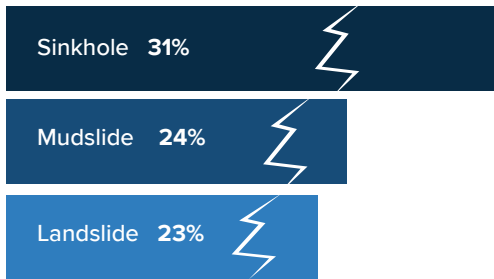


The Earth Is Moving!

In Section I, we discussed consumer misperceptions about earthquake coverage, which is not included in a standard homeowners policy. Other types of “earth movement” events, such as mudslides, sinkholes and landslides are similarly not covered. A sizeable portion of homeowners think their policy covers one or more of these events, when it does not (Fig. 11).

Fig. 11

Misunderstanding of “Earth Movement” Coverage



% | *Percentage of homeowners who incorrectly believe these perils are covered under their standard policy*

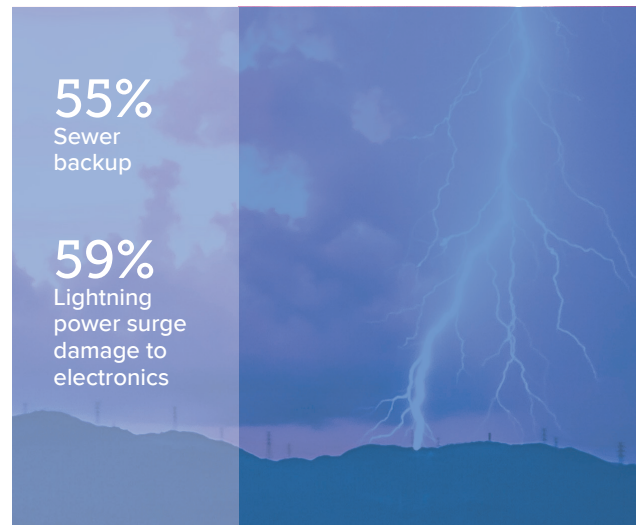
Homeowners may be able to purchase supplementary insurance for “earth movement” events, and some states have special requirements. Mudslide damage is covered under flood insurance policies; landslides, sinkholes and earthquakes require separate, specialized policies.

Other Gaps in Standard Homeowners Policies

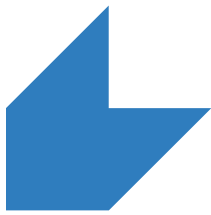
Ultimately, homeowners insurance policies are detailed, complex legal contracts. While homeowners understand many components of their insurance, every policy has a range of stipulations and exclusions that are sometimes overlooked.

It’s NOT Necessarily Covered!

Percentage of homeowners who think they have coverage for...



Some homeowners policies may provide coverage for these events, under certain circumstances. Generally sewage backups are not covered without a rider or separate policy.



What About Liability Coverage?

Homeowners insurance does more than provide reimbursement for property damage. It also provides financial protection to policyholders from certain types of liability.

The I.I.I. *Consumer Insurance Survey* found that most policyholders recognize that their standard homeowners insurance provides liability coverage in certain circumstances, though there are many homeowners who are not aware of this coverage (Fig. 12).

Standard homeowners insurance will generally pay medical costs if someone—excluding a member of your household—is injured in your home, up to the

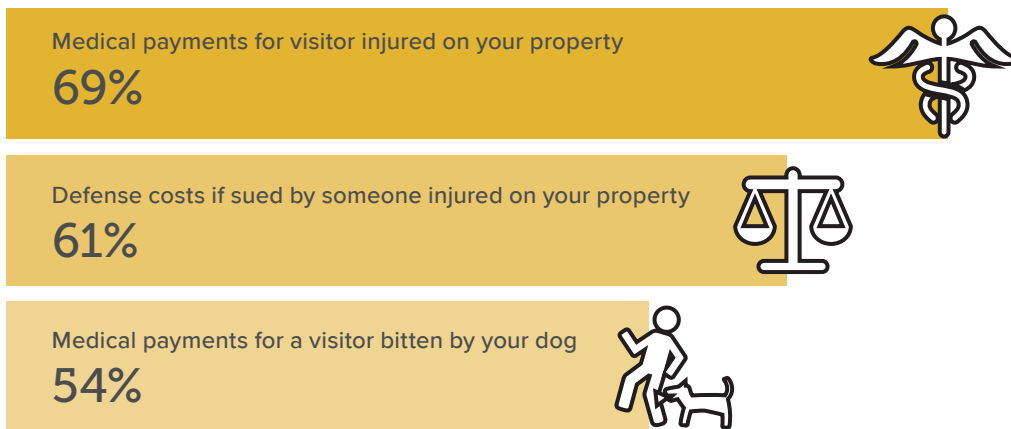
policy's limit. Your policy may also reimburse someone for lost wages as a result of an injury in your home. If you're sued in response to the injury, your policy will likely help you cover legal costs as well.

Liability insurance also covers damage accidentally caused by you or a household member to someone else's property. For instance, if your daughter hits a baseball through a neighbor's window and breaks a TV, both window and TV would be covered.

In addition, a standard homeowners policy will pay medical costs if your dog bites or injures someone. The policy can be changed to exclude a specific pet.

Fig. 12

Understanding Liability Coverage



Percentage of homeowners who recognize that their standard homeowners policy provides certain liability coverage

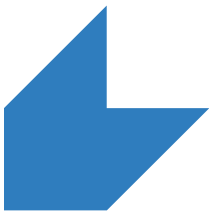


Fig. 13

Additional Living Expenses (ALE) Coverage

48%

Homeowners who recognize that their policy provides ALE coverage

27%

Homeowners who don't think they have coverage



Standard homeowners insurance does include ALE coverage.

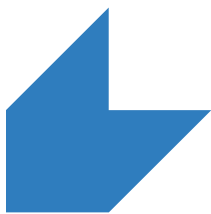
Peace of Mind With Living Expense Coverage

Homeowners insurance helps you keep a roof over your head—even if your house has been totally destroyed by a fire or rendered uninhabitable by wind damage.

Standard homeowners policies generally cover special living costs incurred when you cannot live

in your home because of an insured loss. Covered costs include additional expenses for temporary housing, hotel bills, restaurant meals and other expenses.

This provision—known as “Additional Living Expenses” or ALE coverage—can provide peace of mind and help families move past disasters. Most homeowners **do** know that they have the coverage. (Fig. 13).



III. Conclusion: Shopping for Homeowners Insurance in a Changing World

The I.I.I. *Consumer Insurance Survey* shows that most policyholders do not comparison shop for homeowners insurance when it's time to renew their policy. Only 44 percent of homeowners compare prices of different insurers at renewal time.

As a point of contrast, in November 2015, 69 percent of consumers said they comparison shopped for auto insurance when their policy comes up for renewal. This higher rate of comparison shopping may in part reflect the fact that a greater percentage of people view auto insurance as a financial burden, as compared to homeowners insurance (49 percent vs 31 percent).

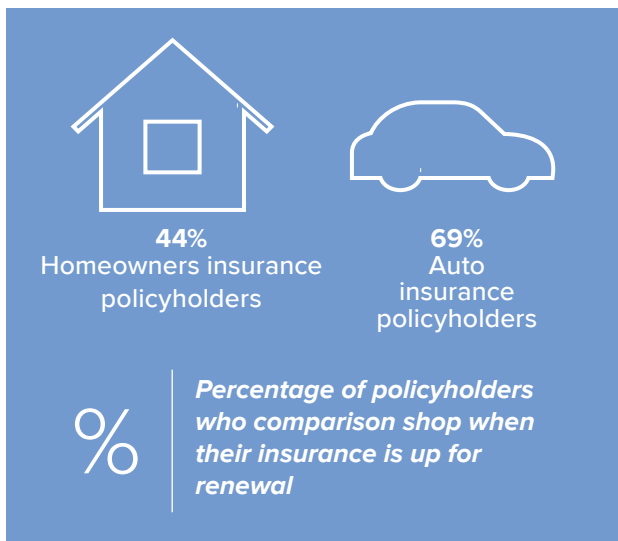
Ways Homeowners Shop for Insurance

For homeowners who do shop for insurance, the most popular method is to talk with an insurance agent in person: 29 percent of homeowners said they met with their agent to compare prices from different insurance companies.

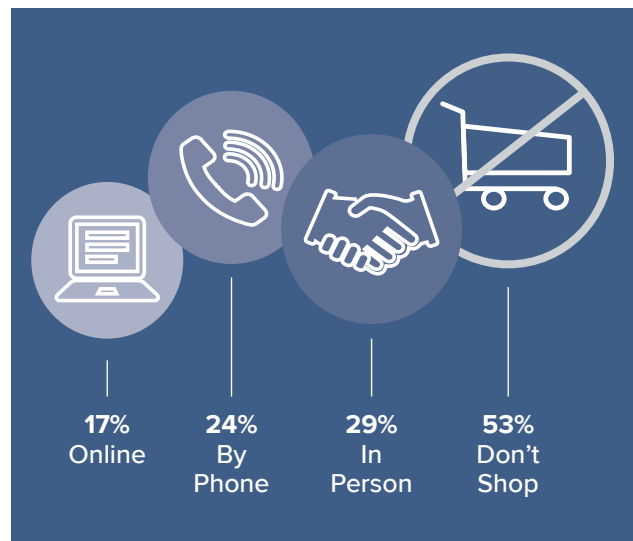
Surprisingly, fewer than one out of five policyholders compares homeowners insurance prices online (Fig. 14).

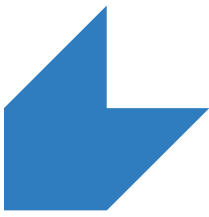
Fig. 14

Shopping for Insurance: Homeowners vs. Auto



Comparison Shopping for Homeowners Insurance





New and Increasing Risks

A lack of understanding about homeowners coverage is just one challenge facing policyholders. In addition, some risks—such as severe weather damage and identity theft—are on the rise. Policyholders can educate themselves about their coverage and new risks if they investigate their options carefully at renewal.

Identity Theft

Identity theft—the fraudulent use of someone’s personal information to secure financial gain—is on the rise. Identity theft often happens when banking or credit card information gets into the wrong hands, following the theft of a checkbook or wallet. But increasingly, compromised computers, devices, and websites—hacking or cyber crime—can lead to identity theft as well.

Some homeowners policies provide coverage for losses and expenses related to identity theft. Alternatively, policyholders can purchase an endorsement to their homeowners (or renters) insurance that will provide identity theft coverage.



Identity theft—the fraudulent use of someone’s personal information to secure financial gain—is on the rise.

Other Impacts of Technology

A range of new technology-driven products and services, such as smart home devices and peer-to-peer rental apps, like Airbnb, are also impacting homeowners insurance coverage and costs.

- **Smart Home Technologies**

Some insurers are subsidizing the cost of smart home technologies that can help lower the risk of fire, theft or water damage. Other financial incentives are available as well, including lower premium prices.

- **Peer-to-Peer Home Rental**

Online services, such as Airbnb and HomeAway, have enabled people around the country to turn their homes into short-term rental properties. Homeowners who rent their property or even just a room on a regular basis need to purchase separate business coverage.

Changing Weather Patterns

As we noted earlier in this report, flooding and earthquakes are on the rise. In addition to more intense and erratic rainfall, we are also seeing some areas of the country experiencing hotter, drier weather, which increases the risk of wildfire.

The growing frequency and severity of catastrophic weather events makes it all the more important for homeowners to review their policies and purchase additional coverage for risks that fall outside basic homeowners policies, such as flooding and earthquakes.



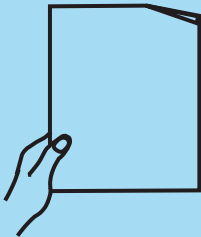
Final Thoughts

Homeownership comes with a wide range of risks, and homeowners insurance is a complex product. While homeowners understand the basics of their coverage, the I.I.I. *Consumer Insurance Survey* makes it clear that there is still a great deal of misunderstanding about what typical policies cover and don't cover.

Given the gaps in the average consumer's knowledge about property and liability insurance, it is more

important than ever that the insurance industry, as well as consumer advocates, focus strongly on educational outreach.

In addition, with a wealth of resources available online and in the insurance marketplace, consumers can educate themselves and make more informed choices about their coverage. But first they need to recognize that they might be able to better manage their risks as well as save money.



Learning Opportunities for Consumers

Online

Many insurers, government agencies, and organizations such as the Insurance Information Institute at www.iii.org provide in-depth online information about homeowners insurance.

By Phone

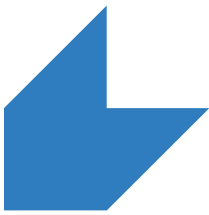
You can shop for lower prices and improved coverage by calling around. Telephone representatives of insurers can answer questions about coverage as well.

In Person

In advance of renewal, policyholders should consider meeting with their insurance professional to review coverage and ask questions.

Read Your Policy

You can learn about your coverage by closely reading your policy. Keep notes of questions you want to ask your insurance professional.



Appendix 1

Consumer Insurance Survey Questions

1. Renters insurance provides renters with financial protection against the loss or theft or destruction of your possessions when you rent an apartment or a house. For example, renters insurance would cover you if you had a loss because of a burglary or fire.

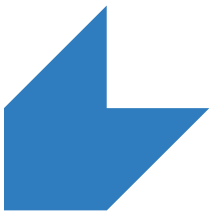
It also covers your responsibility to other people who are injured in your home and for living expenses if you can't live in your apartment because of a fire or other event. Do you have renters insurance?

- Yes
- No
- Don't Know

2. As far as you know, how much of a financial burden is it for your household to pay for auto insurance?

Please use a scale from 1 to 7 where '1' means paying for auto insurance is 'not a financial burden at all' and '7' means it is a 'great financial burden'. If you don't have auto insurance, please say so.

- (1) Not a financial burden at all
- (2)
- (3)
- (4)
- (5)
- (6)
- (7) A great financial burden
- Don't have auto insurance
- Don't know/refused



3. As far as you know, how much of a financial burden is it for your household to pay for homeowners insurance?

Please use a scale from 1 to 7 where '1' means paying for homeowners insurance is 'not a financial burden at all' and '7' means it is a 'great financial burden'. If you don't have homeowners insurance, please say so.

- (1) Not a financial burden at all
- (2)
- (3)
- (4)
- (5)
- (6)
- (7) A great financial burden
- Don't have homeowners insurance
- Don't know/refused

4. Standard homeowners and renters insurance policies do not cover flood damage. Flood insurance is available in the form of a separate policy both from the federally subsidized National Flood Insurance Program and from a few private insurers.

Do you have a separate flood insurance policy?

- Yes
- No
- Don't know

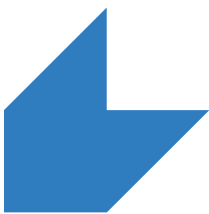
5. Standard homeowners insurance policies do not cover damage from earthquakes. Coverage is available either in the form of an endorsement or as a separate policy.

Do you have earthquake coverage, either as an endorsement or as a separate policy?

- Yes
- No
- Don't know

6. Does your homeowners insurance policy cover you for the additional costs of living away from home if you cannot live there due to damage from an insured disaster?

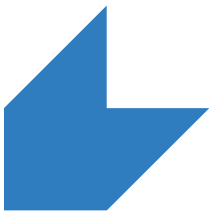
- Yes
- No
- Don't know



7. When your homeowners insurance policy was last up for renewal, did you compare prices at different insurance companies in any of the following ways?
- Online
 - By phone
 - By talking to an agent in person
 - None of these/did not compare prices
 - Don't know
8. Which of these online sites did you use to compare prices?
- An insurance company website
 - An insurance agency website
 - An insurance quote comparison website
 - None of these
 - Don't know

Now I'd like to ask you about your homeowners insurance coverage. Most standard homeowners insurance policies include coverage for your property such as your home and your personal property. It also protects you legally from some forms of damage that you or your family might cause. The next group of questions are about the legal or liability coverage your homeowners insurance policy includes.

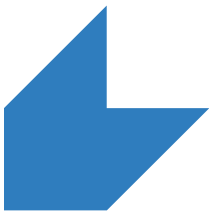
9. Does your homeowners policy cover any of the following?
- The medical payments of a visitor who is injured on your property
 - The cost of being defended if sued by a visitor who is injured on your property
 - The medical payments of a visitor who is bitten by your dog
 - The cost of being defended if you are accused of libel on social media, such as Facebook
 - None of these
 - Don't know/refused



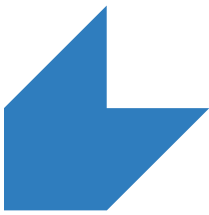
Home sharing companies such as Airbnb help homeowners rent out their home or guest room.

10. If you rent out all or part of your home on a regular basis with a company like Airbnb, will your homeowners insurance policy cover you in any of the following situations?
 - Your renter starts a fire or otherwise damages your property
 - Your renter falls in your home and is injured
 - Your renter's personal possessions are stolen or damaged
 - None of these
 - Don't know/refused
11. Does your homeowners policy cover your property from damage due to any of the following?
 - Fire
 - Smoke and soot caused by a fire
 - A hole chopped into a wall by firefighters
 - Water used by firefighters
 - None of these
 - Don't know/refused
12. Does your homeowners policy cover your property from damage caused by...
 - Lightning striking your house
 - Lightning causing a power surge that damages your electronics
 - None of these
 - Don't know/refused
13. Does your homeowners policy cover you for any of the following?
 - Wind causing damage to your house
 - Wind causing a neighbor's tree to fall on your house
 - Wind causing your tree to fall on your house
 - Wind causing your tree to fall and cause damage to your neighbor's house
 - Hail causing damage to your house
 - None of these
 - Don't know/refused





14. Does your homeowners policy cover your property from damage due to...
- A burst pipe
 - A leaky pipe
 - A flood due to heavy rain
 - A flood due to a storm surge from a hurricane
 - A flood due to a storm surge from a tsunami
 - Water entering your house from an ice dam forming on your roof
 - A backup of sewage into your home
 - None of these
 - Don't know/refused
15. If you were to own a drone, would your homeowners policy cover any of the following?
- Your drone if it falls from the sky and breaks
 - Your drone if it is destroyed in a house fire
 - Your drone if it falls and injures someone
 - The cost of being defended if you are accused of libel on social media because of using a photo taken by your drone
 - None of these
 - Don't know/refused
16. Does your homeowners policy cover your property from damage caused by...
- Lava flow from a volcano
 - A mudslide
 - A landslide
 - An earthquake
 - A sinkhole
 - Nearby fracking activity
 - None of these
 - Don't know/refused



17. Does your homeowners policy cover your possessions from damage related to...
- Theft from your home
 - Theft from your car
 - Theft of your camera while you are on vacation
 - Theft of your child's laptop while away at school
 - Theft of your pet
 - Someone vandalizing your home
 - None of these
 - Don't know/refused
18. Does your homeowners policy cover damage to your home from...
- A meteorite striking your home
 - An airplane or airplane debris crashing into your home
 - Your car causing damage to your home
 - Someone else's car causing damage to your home
 - None of these
 - Don't know/refused