

Havoc Caused By Ghosts, Goblins and Halloween Tricksters Is Covered By Homeowners And Renters Insurance Policies

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NEW YORK, October 29, 2014 ? Halloween can be scary but having the right insurance coverage can take some of the fright out of the night, according to the Insurance Information Institute (I.I.I.).

?If you're worried about Halloween partyers who may cause damage to your home, there's probably little to fear,? said Michael Barry, vice president, Media Relations, I.I.I. ?But do contact your insurance professional with questions or concerns about your homeowners or renters insurance policy.?

Your insurance policies provide financial protection for a host of disasters whether they occur on Halloween, which falls this year on Friday, or any other day.

The I.I.I. points out that standard homeowners and renters insurance will provide coverage for the following.

- **Vandalism** In the event your home or your personal possessions are damaged by neighborhood tricksters, homeowners and renters insurance policies provide coverage for vandalism and malicious mischief. You are on your own, however, when it comes to removing the toilet paper from your front yard?.
- **Fire** If a jack-o-lantern, or other decoration, goes up in flames and damages your property, your homeowners or renters policy will cover fire-related losses. And, should the blaze make your home uninhabitable, additional living expenses (ALE) coverage will pay for alternate accommodations, such as a hotel, while your home is being repaired.
- **Injuries** The liability portion of a homeowners or renters policy comes into play if a Halloween party guest, or a trick-or-treater is injured while at your house or apartment. These policies also include no-fault medical coverage so the injured person can file their claim directly with your insurer. And if Fido gets a little skittish from all the commotion and accidentally nips a trick-or-treater your liability coverage includes damages or injuries caused by pets.

Of course, the best solution is to avoid trouble altogether. Check out Safe Kids Worldwide and the Centers for Disease Control and Prevention (CDC) for helpful Halloween safety tips.

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