

Which disasters are covered by homeowners insurance?

Here's a handy guide to coverage by policy type—and what's not typically covered

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Standard homeowners policies cover a wide range of potential disasters, from tornadoes to lightning strikes to winter storm damage. Policies do vary, though, so for your own peace of mind, check yours for the specific perils covered. Learn what's generally covered by each homeowners insurance policy type—and what's not.

Disaster coverage by homeowners policy type

What type of disasters are covered?

Perils	Dwelling & personal property		Dwelling	Special H
	Basic HO-1*+	Broad HO-2*	Special HO-3*	
1. Fire or lightning	x	x	x	x
2. Windstorm or hail	x	x	x	x
3. Explosion	x	x	x	x
4. Riot or civil commotion	x	x	x	x
5. Damage caused by aircraft	x	x	x	x
6. Damage caused by vehicles	x	x	x	x
7. Smoke	x	x	x	x
8. Vandalism or malicious mischief	x	x	x	x
9. Theft	x	x	x	x
10. Volcanic eruption	x	x	x	x
11. Falling object		x	x	x
12. Weight of ice, snow or sleet		x	x	x
13. Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning, or automatic fire-protective sprinkler system, or from a household appliance.		x	x	x
14. Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, an air conditioning or automatic fire-protective system.		x	x	x
15. Freezing of a plumbing, heating, air conditioning or automatic, fire-protective sprinkler system, or of a household appliance.		x	x	x
16. Sudden and accidental damage from artificially generated electrical current (does not include loss to a tube, transistor or similar electronic component)		x	x	x
17. All perils except flood, earthquake, war, nuclear accident, landslide, mudslide, sinkhole and others specified in your policy. Check your policy for a complete			x	

list of perils excluded.	Dwelling & personal property		Dwelling	
Perils	Basic HO-1*+	Broad HO-2*	Special HO-3*	Special H

Disasters that are not covered

- 1. Floods.** Flood damage is excluded under standard homeowners and renters insurance policies. Separate flood insurance coverage, however, is available for both homeowners and renters as a separate policy both from the National Flood Insurance Program (NFIP) and from a few private insurers. Learn more [about flood insurance](#)—whether you need it, how to get it, and more.
- 2. Earthquakes.** Earthquake coverage is available from most insurance companies as a separate policy or an endorsement to your homeowners or renters policy. Learn more [about earthquake insurance](#).
- 3. Maintenance damage.** It is your responsibility to maintain your home and take reasonable precautions to protect your home from damage. Your insurance policy will not cover damage due to lack of maintenance, [mold](#) or infestation from termites or other pests.
- 4. Sewer Backup.** Sewer backups are not covered under a typical homeowners insurance policy, nor are they covered by flood insurance. This type of coverage must be purchased either as a separate product or as an endorsement to a homeowners policy, usually at a nominal cost. Learn more [about sewers and sewer backup insurance](#).

Next steps: Need to settle a claim after a disaster? We're sorry—but maybe these [tips will make the claims process easier for you](#).

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