Home insurance basics: what's covered in your policy.



Your home is one of your biggest investments, and home insurance is designed to help protect it. But what exactly does a standard policy cover? Whether you're a first-time homeowner or reviewing your coverage, understanding the basics can help you feel more confident. We're breaking down the home insurance basics so you know what's covered and what's not.

The home insurance basics.

Across different insurance carriers, you can expect to see limits included for the following coverages in most home insurance policies:

- Personal property, such as furniture, appliances, electronics, and clothing
- Separate buildings on your property, such as pole barns and sheds
- Personal liability to protect you if someone is injured on your property
- Special limits to cover additional items of value, such as jewelry, firearms, silverware, money and securities, and electronic apparatus designed for your vehicle
- Loss of use to cover additional living expenses that help you maintain a normal standard of living if your home becomes uninhabitable

The supplemental coverages you can add on.

Need additional protection for your unique household or hobby? Many insurers allow you to customize your home insurance policy. Add protection for things like:

- Backup of sewers and drains
- Equipment breakdown
- Replacement cost on contents/personal property
- Special personal property (provides coverage for your contents/personal property for more types of losses)
- Special personal property for special/open perils coverage on specific items, such as guns, fine art, jewelry, musical instruments, and cell phones
- Debris removal
- Mortgage extra expenses
- Credit card, debit card, forgery, and counterfeit money
- Service line
- Personal luggage deductible waiver
- Loss assessment
- Recreational sports equipment
- Watercraft
- Volunteer wrongful acts
- Identity fraud resolution expenses
- Personal injury

Knowing the home insurance basics in your policy can help you avoid surprises and ensure you're prepared for whatever comes your way. Talk to a local, independent agent about coverage today.

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