

# VOICE REAL ESTATE

## Home Insurance: What's Actually Covered?



(NC) We all know we need home insurance, but it can be hard to understand what exactly is included in the price you're paying. Here's what you need to know.

Protecting your most valuable asset. For starters, insurance will protect the dwelling (if owned), such as a house. Home insurance also provides you with liability insurance, which ensures you are covered in the event someone is injured at your home. But for condos, the condo corporation insures the building and your policy will work with theirs to make sure your contents are

covered. Flooding. Your home insurance policy most likely will protect you against sudden accidental flooding or water in your home, like from a burst pipe. However, a standard home insurance policy doesn't usually cover you against "overland flooding," which is water that enters the home from dry land through the doors and windows due to rivers or banks of snow overflowing or sewer back up. Speak with your insurance provider to make sure you have the coverage you need, as they can add coverage if desired.

The "Act of God" policy. Basically, there is no such thing as an "Act of God" policy — at least not in the insurance world. Most home insurance policies already cover wildfires, hailstorm damages, lightning, etc. You can always inquire about whether or not the type of policy you are interested in covers more, such as earthquakes or landslides.

What's not covered. There are a number of scenarios or claims your insurance won't cover. These usually include personal liability due to a home business, general wear and tear, damage caused by pests (rodents,

insects, termites), damage caused by landslides and damage caused by destruction due to intentional or criminal acts.

Do your research beforehand and look around at a few different

options. Insurance providers such as Belairdirect will work with you to make sure you have the appropriate protection. Find more information at belairdirect.com.



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## #1 RE/MAX TEAM IN CANADA

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\*As Per Top 100 Canada Teams Residential Commissions January 2018-April 2018



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(\*Not intended to solicit persons or listings currently under representation with a brokerage)