

# What Water Coverage Do I have Through My Home Insurance?

Most homeowners are surprised to learn their home insurance coverage does not protect them from all types of water accidents. Although most home insurance policies can include very good protection, extensive water damage coverage is not always added automatically to home policies.

This article discusses the types of water protection you can obtain through most home insurance carriers. It breaks down what each type of water coverage protects you from and why it might be good to have. With an understanding of what can be covered through your home insurance, you are ready to decide what amount of water protection is right for you.

## How to Insure your Home against Water Damage

Have you often wondered exactly what is and isn't covered on your home insurance policy? Join the club. This article takes a deeper look specifically at what types of water coverage are available to protect you and your property from water damage.

Before we start with what is covered, let's clear up one of the most common misconceptions about flood. Flood is *never covered* in your standard homeowner's package. It can be purchased through most insurance carriers, but it is always a separate policy.

Although flood is not covered, there are four types of water protection that might be covered on your home insurance policy. Whether or not you have any or all of these water protections depends on what type of policy you have and/or if you asked specifically for water endorsements when you purchased your policy. Below is a detailed description of the types of water protection that can be purchased.

**Sudden & Accidental Discharge of Water.** This coverage is the most common type of water protection offered by home insurance companies, and it comes standard with most policies. This will cover any damage that occurs as a result of any sudden dispersion of water. An example of this is a pipe bursting and damaging your carpet and walls. If the pipe has been leaking for longer than two weeks, the damage caused as a result of the burst pipe is not covered.

**Water Backup.** This coverage protects you from water damage caused to your property when water backs up through your toilets, sinks, or any other drain in the home. Many people believe if there is a problem with sewer lines and as a result water backs up into the home, the city will pay for the damage. This is not the case. It is the homeowner's responsibility to purchase Water Backup if he/she wants damages paid for.

**Foundation Coverage.** This coverage protects you from having to pay for foundation repair if a water leak is discovered in your foundation. If you have Sudden & Accidental Discharge of Water on your policy, your home insurance will pay to tear up the foundation (if need be) and to fix the leak, but it will not pay for any foundation repair after the leak has been fixed. Foundation Coverage is very important for people with homes built on a slab foundation, where drilling into the foundation would be necessary to get to pipes.

**Continual & Repeated Seepage.** This coverage is the least common type of water protection because it is typically the most expensive. It will cover any damage that occurs as a result of a water leak, regardless how long the leak has existed. If water has been leaking for 3 months in a spare bedroom in your house and you never noticed because you never go in there, you would still be covered for the damage by Continual & Repeated Seepage.