

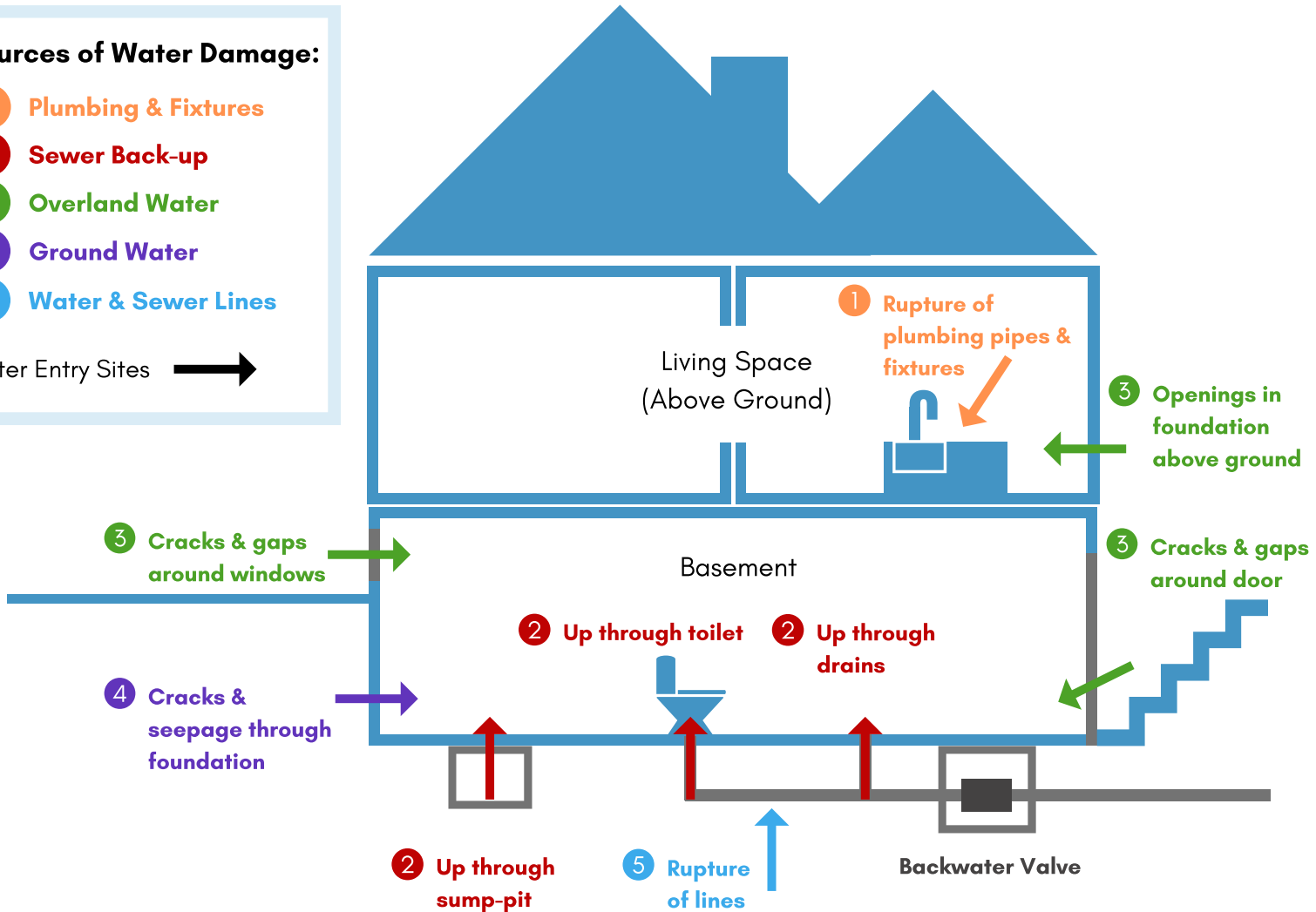
# Understanding Water Damage Insurance Coverages

This information is being provided to help you understand the different types of water damage risks at your home and the types of water damage coverages that may be available from insurers. It is intended as a starting place for discussion with your insurer to determine which kind of coverages might be right for you.

## Sources of Water Damage:

- 1 Plumbing & Fixtures
- 2 Sewer Back-up
- 3 Overland Water
- 4 Ground Water
- 5 Water & Sewer Lines

Water Entry Sites →



## Home Owner Water Damage Insurance Coverages:

- ✓ **Typically Covered:** Sudden and accidental damage caused by escape of water from plumbing pipes, appliances or fixtures
- ✓ **Optional Coverages:** Sudden and accidental damage caused by sewer back-up, overland and groundwater flow and rupture of water and sewer lines
- ✗ **Typically Not Covered:** Damage created by chronic leaks or poor maintenance and damage that occurs during prolonged absences without regular monitoring

## Tenant Water Damage Insurance Coverages:

- ✓ **Typically Covered:** Replacement of personal contents and temporary accommodations while damage is being repaired