

Home Insurance Claims

What Is Covered and What Is Not Covered



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Southern Oak
INSURANCE COMPANY
Our Family Protecting Yours®

Home Insurance Claims: What Is Covered And What Is Not?



The holidays bring us warmth, cheer and fun when our days are darker and our nights are longer, but they also bring a lot of change to our routines. The weather gets cooler, our fryers come off the top shelf, and we're swamped with relatives we may not have seen since the last holiday season. While some of our best stories come from the mistakes we make — the time dad set the turkey on fire or the time Aunt Linda slipped in a puddle of champagne — they may not be so funny when they're actually happening. Also, they may end up being quite expensive for a homeowner without the right amount of insurance coverage.

Family safety needs to be a priority this year and every year, lest your stories turn tragic. However, if you do happen to run into any of the following 9 scenarios, or it's already happened to you by the time you read this, you may want to learn more about whether or not your homeowners coverage will give you any type of financial relief from the mishap. There may be more help out there than you think. Keep in mind every policy is different, and the best person to consult about the details of your plan will be your friendly insurance agent.



You Poured Gravy Down the Sink and Flooded the Kitchen



When you cook bacon, you probably already know to just throw the grease away after cooking or wait for it solidify and wipe it down with a paper towel. But gravy may seem perfectly innocuous to your pipes and garbage disposal. The problem is that gravy is basically grease and can cool down faster than you think, and once it cools, it congeals and clogs your drain. It's an unexpected surprise on a day you're supposed to be thankful for, and can cause water damage if not caught early — especially if you go on vacation with even a small water leak. In this case, if there's water damage or mold



from the back-up, it's not generally covered by your homeowners policy. There's a slight possibility that your policy may cover damage from events that are both sudden and accidental, but it's by no means guaranteed. Florida is a state with the perfect conditions for mold which is extremely expensive to remove. You may want to look into extra coverage against plumbing problems for home safety.



The iPhone, Digital Camera and Louis Vuitton Purse Are Stolen from Your Car



Let's say you leave all of your Christmas shopping in the trunk because your kids are home, and you know you won't be able to sneak their precious presents past them. But an opportunistic thief wants that iPhone 7 as much as your kids do, and they're gone by the time you check on them the next morning.

Don't worry! All of your personal possessions are covered, regardless of where they are. As long as you have a basic homeowners policy with us, you will have full coverage of all your personal possessions. However, if it is someone else's possessions that are stolen, that's another story. Get with your homeowners insurance agent about specific theft situations, and always know what kind of coverage you have. Be sure to hide your personal belongings if they are stored in your car, and double check that you lock it whenever you're out and about. Better to be safe than sorry! Better to be safe than sorry!



Aunt Linda Falls in a Puddle of Champagne



Whether it's a puddle on your front steps, in your house or a misplaced toy your kid left out after opening their gifts, the injuries sustained by a guest are sometimes covered under your homeowners coverage. It may be covered under personal liability coverage, which is meant to keep you out of court or having to pay thousands in hospital bills. Personal liability will cover property damage or bodily injury protection for which you are legally responsible. Specific coverage will depend on the exact nature of the circumstances of the fall or incident. An umbrella liability policy may be a better way to go — especially considering the weather can be unpredictable around this time of year and the high cost of major injuries. If you are unsure about specific coverage, you should always contact your Southern Oak agent.



Your Child's Dorm Room Is Broken Into When Home from School



It's not just your family home that's at risk this time of year, but other types of property like your child's dorm room or seasonal condo too. Thieves know just how many people go out of town this year, and it can make for a much easier score when full dormitories or neighborhoods empty out. If you and the people on your street are likely to spend your days in warmer climates, there aren't a lot of people left to watch for odd behavior. Belongings are typically covered under standard homeowners' policies in this case, but it depends on the amount of coverage you have.

For example, for a dormitory theft, you may only receive a tiny percentage of the total coverage you have for your main property. You'll have to look for the exact numbers, which should be stated in the clauses of your policy, but we recommend either renters insurance for your child or potentially adding more coverage to your regular homeowners insurance policy.



Frying the Turkey Takes a Turn for the Worst



Deep fried turkey is ridiculously good, but it's also rather dangerous to make and a threat to your overall home safety. During the holidays, the amount of financial damage caused by fires increases by 34%, mostly because paper decorations and Christmas trees are both excellent kindling for the flames. Fire is covered by homeowner's insurance, however keep in mind that you may lose part of the structural integrity of the home as well as the things inside of it so you may want to check on your limits.

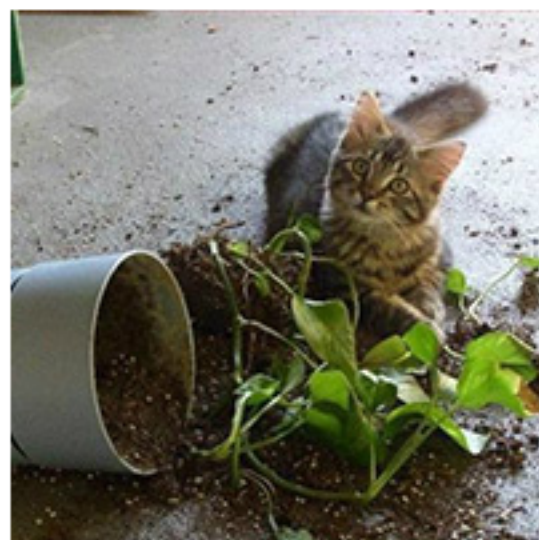
If you have limited property coverage on your belongings or if your insurance is based on the mortgage price, you may be looking at some major damage.



Whiskers Gone Wild



Pets get into a lot of mischief, and their rambunctious nature can be destructive. Some dogs are incredibly stressed out by new people, new scents and new routines in the house. Bites or unanticipated aggression can be common. It's amazing the damage that one cat, one tree and one candle can do. The very nature of homeowners insurance means it's difficult to think of every scenario, but for the most part, there are separate animal policy clauses you can have written into your homeowners coverage which will ensure you stay covered.



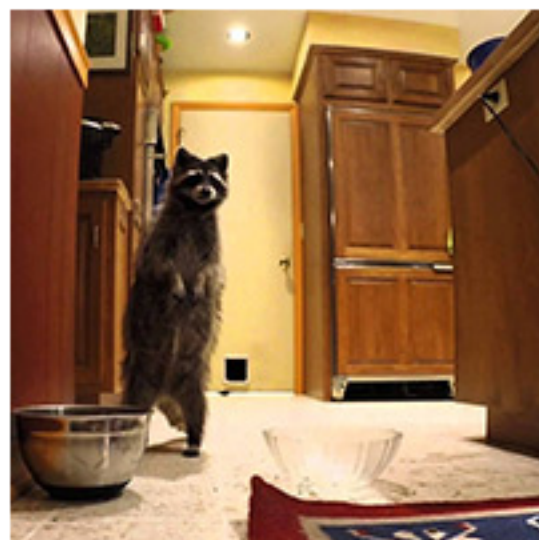
Be warned that there are some pets who are considered to be more dangerous than others (think pit bulls and German Shepherds.) We're sure your pet is friendly and calm, but statistically speaking, you may pay a bit more for them on your policy. Ultimately, this could be the smartest thing you do. If your pet turns on the burner, which somehow catches a kitchen towel left on the stove, you can bet that it won't take long for the fire to spread and for practically everything you own to go up in smoke.



A Raccoon, Rat or Ollie the Christmas Otter Breaks In Your House and Wrecks the Living Room



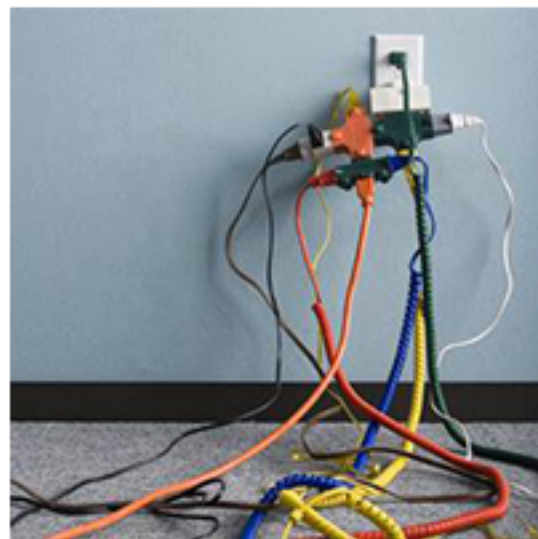
Wild animals are often just as clever as thieves and as mischievous as your pets are around this time of year — especially when they realize the delicious food that hangs in the balance. If a raccoon (likely) or otter (less likely) manages to get into your house, the damage they cause is generally covered by homeowners insurance, but if a rat or a squirrel manages to get in you may not be quite so lucky as they're considered rodents and not animals. Again, it's to the homeowner's advantage to purchase a separate animal policy clause. Because if your cat spots a mouse, they may stop at nothing to get it. You don't want to lose your expensive lamps or art pieces just because one lone field mouse managed to sneak in after smelling your cheese plate.



Your Outdoor Lights Go Haywire and Start an Outdoor Fire



Be honest, just how long have you had those outdoor lights? Those cheap strings you bought may very well be broken without your even realizing it. When the wires get old, they may rebel in the form of an electrical fire, potentially destroying your lawn or even spreading to other houses. In this case, you will typically get some help from your policy to both rebuild your own front yard and reconstruct your neighbor's homes as well. However, the coverage may be somewhat limiting in the form of tiny percentage based on the value of your mortgage. If you have a lot of expensive and exotic plants and shrubs in your garden, now might be the time to get extra fire coverage. In the case of your neighbor's it will normally be their homeowners insurance who works out the settlement with your insurance company, and again, may be worth looking into extra coverage to limit your chance of a lawsuit from your neighbor.



My Cousin Left the Party Drunk and Got In an Accident



Holidays and partying can run hand-in-hand, but it's also something that needs to be taken very seriously. If you've been hosting a party at your place (and aren't charging for alcohol), and you're not monitoring your family for their intake, you could be held liable if they stay and injure themselves or leave and get into an accident. If you're deemed liable for other people your cousin hurts after leaving your home, the damages can far exceed any out-of-pocket payment.

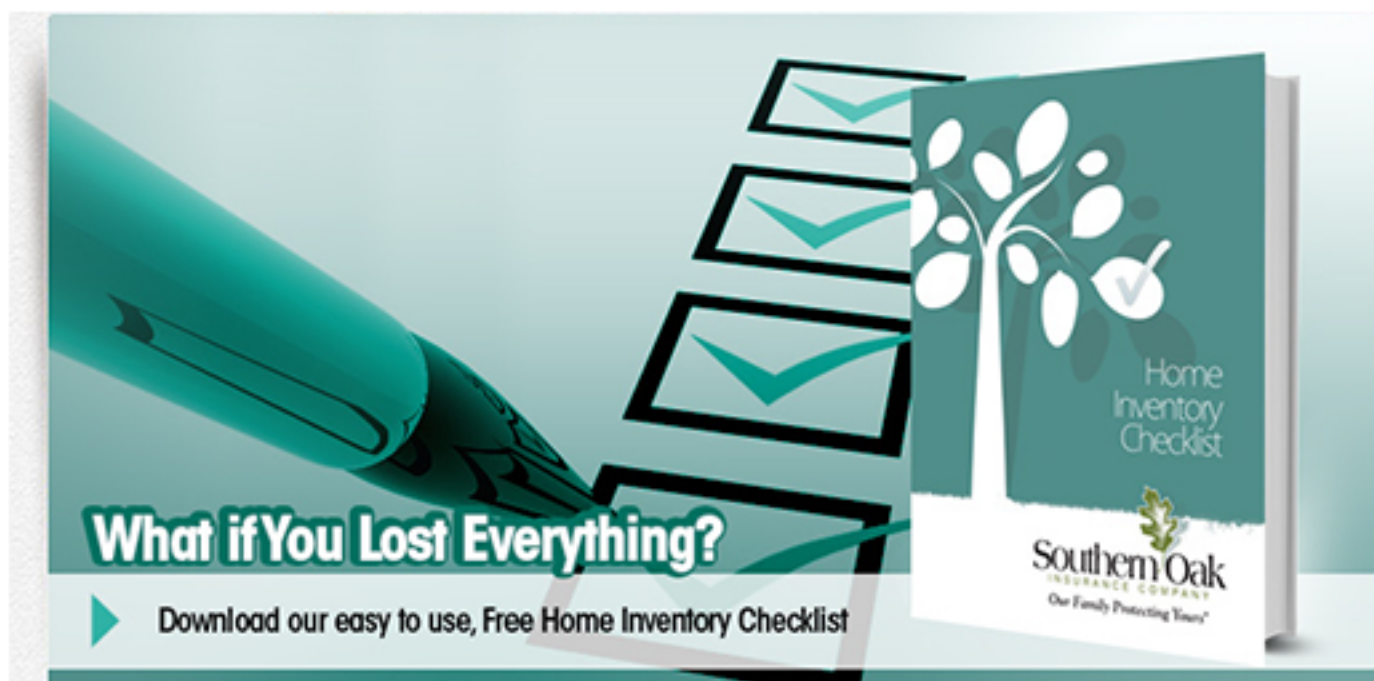


For this reason, you may want to buy extra coverage and definitely set ground rules if you know your friends and family are heavy drinkers before they get started. Always be sure that you, and your guests, are always drinking responsibly. The holidays are meant to be a time for cheer and laughter, and while alcohol may sometimes be a component, your safety is the top priority. Never drink and drive, and if you think someone might try to, put a stop to it before it's too late.



About Us

Southern Oak Insurance has been helping families stay safe for more than a decade. We give our policyholders a place to turn when things seem at their worst. We want everyone to have the coverage they deserve, and encourage you to spend an hour or two looking at your current coverage. We can help you figure out if you need additional language written in, or if you need a separate policy to further protect you and your family safety. The holidays are the very definition of a beautiful mess, and in case you get more of the mess than the beauty this year, we want you to have a trusted partner to call if your property is in any way threatened.



What if You Lost Everything?

▶ Download our easy to use, Free Home Inventory Checklist

