

INSURANCE 101

Understanding the different types of water damage



- **Sudden and accidental bursting of plumbing pipes and appliances** is covered by most home insurance policies (check with your insurer). However, damage may not be covered when freezing causes the escape of water.
- **Sewer backup and overland flood coverage** are not automatically included in home insurance policies. However, they may be offered as optional coverage that you can purchase. Speak with your insurance rep. and shop around.
- **Every situation is unique.** Your insurer will determine the type of water damage experienced after its adjuster examines the property. One thing they will pay attention to are the entry points of the water.