

Here is a list of some of the claims covered by a homeowner's insurance policy. Given that coverage varies considerably between insurance companies, it is important to check your insurance policy carefully to determine what is protected.

Homeowners	Standard Insurance		Comprehensive Insurance	
	Building	Contents	Building	Contents
Collapse	✓	✓	✓	✓
Collapse caused by weight of ice, snow, or sleet	✓	✓	✓	✓
Debris removal	✓	✓	✓	✓
Escape of fuel oil	✓	✓	✓	✓
Explosion	✓	✓	✓	✓
Falling objects striking exterior of building	✓	✓	✓	✓
Falling objects in interior of building	✓	N/C	✓	✓
Fire	✓	✓	✓	✓
Fire department charges	✓	N/C	✓	N/C
Food freezer contents	N/C	✓	N/C	✓
Freezing of heating, plumbing, or air conditioning systems	✓	✓	✓	✓
Glass breakage—\$25 deductible	✓	✓	✓	✓
Hail damage	✓	✓	✓	✓
Melting of snow and ice on roof	✓	✓	✓	✓
Mortgage rate protection	✓	N/C	✓	N/C
Lightening	✓	✓	✓	✓
Impact by aircraft or land vehicle—including insured's own vehicle	✓	N/C	✓	✓
Moving to a new home	N/C	✓	N/C	✓
Mysterious disappearance	N/C	N/C	N/C	✓
Riot	✓	✓	✓	✓
Rupture of heating, plumbing, or air conditioning systems	✓	✓	✓	✓
Sewer backup—\$5,000	N/C	N/C	✓	✓
Smoke damage—including from a fireplace	✓	✓	✓	✓
Theft from the principal dwelling	✓	✓	✓	✓
Theft of contents away from principal dwelling	✓	✓	✓	✓
Theft from an unlocked car	N/C	✓	N/C	✓
Transportation—excluding water craft and outboard motors	N/C	✓	N/C	✓
Vandalism or malicious acts	✓	✓	✓	✓
Water escape—including waterbeds	✓	✓	✓	✓
Windstorm	✓	✓	✓	✓
N/C—Not Covered				