

Home Insurance Matrix

This matrix provides generalized home insurance that the state, local, tribal, or territorial government can use to conduct the initial damage assessment or support the joint preliminary damage assessment.

INSURANCE TYPES:



FLOOD



EARTHQUAKE, SEWER BACKUP, AND OTHER RIDERS



HOMEOWNERS OR RENTERS



MANUFACTURED HOME



CONDOMINIUM

INSURANCE	PROPERTY COVERED	PROPERTY NOT COVERED	PERILS COVERED	PERILS NOT COVERED
	<p>Owners Only: All real property from the first floor above ground level up; real property in basement below ground level (e.g., structural wall, furnace, water heater, and main panel); separate structures, such as storage buildings; cost of preventing flood damage to home; and removal of debris deposited by covered peril.</p> <p>Homeowners and Renters: Property in basement (e.g., washer and dryer), all personal property in dwelling and separate enclosed structures (see property not covered), and personal property stored away from premises.</p>	<p>Real Property: Water wells, well pumps, oil or propane tanks, septic tanks, seawalls, retaining walls, washouts (access), and dikes.</p> <p>Personal Property: Property stored in basements below grade level, as identified by the individual policy.</p>	<p>General condition of flooding, (e.g., overflow of inland or tidal waters, the unusual and rapid runoff or accumulation of surface waters from a source), mudflow/mudslide, and seepage caused by flood (e.g., ground saturation or seeping under doors from rising water)</p> <p><i>Note: Not all perils listed are included nationwide or in outside the continental United States (OCONUS) areas. Consult with local/state or municipalities insurance commissioners for details.</i></p>	<p>Anything other than perils listed, e.g., wind-driven rain (WDR), landslide, sewer backup when no general flood exists, and seepage not caused by flood (e.g., melting snow or WDR blowing water under doors).</p> <p><i>Note: Not all perils listed are excluded nationwide or in OCONUS areas. Consult with local/state or municipalities insurance commissioners.</i></p>
	All property covered by the policy rider.	All property excluded from coverage under the policy the rider is attached.	Only the peril(s) specified on the rider.	All perils except those specified by the rider.
	<p>Owners: All real property, including separate structures; removal of debris deposited by covered peril; personal property; and additional living expenses (ALE) for covered perils.</p> <p>Renters: All personal property, including personal property away from premises and ALE for covered perils.</p>	Seawalls, retaining walls, and washouts (access).	<p>Wind; hail; lightning; falling objects, including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; and power surge explosion.</p>	<p>Surface waters or flood, rain through doors, windows or bad roof, seepage, landslides, mudslides, earthquake, and sewer backup.</p> <p>Sewer backup is usually covered in an endorsement to the policy.</p>
	Manufactured home, including separate structures; removal of debris deposited by covered peril; cost of emergency repairs or removal to protect the manufactured home; ALE for covered perils; and all personal property, including personal property away from premises. Structural-only coverage excludes personal property and ALE coverage.	Seawalls and washouts (outside damage).	<p>Wind; hail; lightning; falling objects, including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; power surge; and explosion.</p> <p>Flood may not be covered, depending on the contract.</p>	<p>Sewer backup; leakage from rain, snow, or sleet; freezing or electrical failure, mudslide, and earthquake. Flood may not be covered, depending on the contract.</p> <p>Electrical failure does not pertain to power surges, only to situations where electrical service stops and there is no damage to the home.</p>
	<p>Unit: Structural elements not shared by other tenants or owned by the association, generally from the sheetrock in, including sheetrock, paneling, and wall covering; ALE for covered perils; and all personal property, including personal property away from premises.</p> <p>Master: Structural elements shared by other tenants or owned by the association, generally from the studs out.</p>	Seawalls, retaining walls, and washouts (access).	<p>Wind; hail; lightning; falling objects, including trees; freezing of plumbing; weight of ice, snow, or sleet; fire; smoke; volcanic eruption; and power surge explosion.</p>	<p>Surface waters or flood; rain through doors, windows, or bad roof; landslides; mudslides; earthquake; sewer backup; leakage from rain, snow, or sleet; and freezing or electrical failure.</p>