



## What is home insurance coverage?

State Farm® helps provide protection for your home and other personal property in case of a covered loss. It helps cover the contents of a typical home, like furniture, appliances, clothing, family heirlooms and other movable personal belongings. It also includes coverage if someone gets hurt at your home, or you cause damage to someone else's property, and you were liable.

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## What does a homeowners insurance policy cover?<sup>1</sup>

Of course, the ability to repair or replace your home is foremost in homeowners coverage. But homeowners insurance may include even more, like the following lines of coverage:

### Property coverages

#### Dwelling

Helps cover damage to your home and attached structures. This can include sheds, garages, greenhouses and even docks.

## Personal property

Helps cover your **personal possessions** not permanently attached to your home or your property if they are stolen or damaged by a covered peril.<sup>1</sup>

## Inflation coverage

Helps keep pace with the rise of construction costs in your area.

## Loss of use

Helps cover additional living expenses if you need to vacate your home because of a covered loss.

## Additional coverages

May provide payment for arson reward, collapse, credit or bank card forgery, debris removal, fire department service charge, locks and remote devices, power interruption, property removed, refrigerated products, temporary repairs, trees, shrubs and landscaping, and volcanic action.

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## Liability coverages

### Personal liability

Helps cover lawsuits against you, providing protection against legal **liability** for bodily injury or property damage if a third party is accidentally injured or their property is damaged.

### Medical payments to others

Helps cover injuries on your property. Also known as guest-medical payments, it helps provide limited coverage if a third party is accidentally injured and needs medical treatment.

#### **Additional coverages**

May provide payment for damage to the property of others caused by you.

### **Coverage in action**

Let's say you're in your home watching a storm roll in. Next thing you know, the strong winds cause a tree to fall through the roof and into your bedroom. Dwelling coverage provided by your homeowners insurance policy would help pay to repair or replace the covered damage.

## **What does home insurance not cover?<sup>1</sup>**

Check your policy for specifics, but most homeowners policies do not cover the following types of losses. You might want some additional coverage.

### **Causes of loss**

Including but not limited to damage caused from flood, underground water, **earthquakes**, mudslides, settling, deterioration, contamination, nuclear hazard, birds, rodents, insects or domestic animals. If your community participates in the

National Flood Insurance Program (NFIP), you can buy flood insurance coverage through agents enrolled in the NFIP-Direct program.

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### Work-related exposures

Business pursuits or professional services. Learn more about [business owners policies](#).

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### Vehicle usage

Liability from your ownership, operation, or maintenance of aircraft, [motor vehicles](#) and some [watercraft](#).

## Why review your homeowners insurance coverage annually?

A house needs dusting. Your [homeowners policy](#) might need the same. Improvements, inflation, even the building costs in your neighborhood, might have some influence on your estimated replacement costs year-to-year.

### Have you recently remodeled or improved your home?

When you upgrade or improve your home — like [installing an impact resistant roof](#) — you may increase your home's estimated replacement cost. Your State Farm agent can help adjust your policy to meet your home insurance coverage needs. As part of your policy's provisions, you have 90 days to notify us of any remodeling or additions to your home that increases its replacement cost by \$5,000 or more.

**Has the inflation rate risen since your last appraisal?**

State Farm provides coverage that automatically adjusts each year in an effort to compensate for increases in construction costs in your area. However, certain conditions such as severe weather can increase the demand for labor and materials and raise costs beyond normal inflation. It is important to update your coverage amount each year to keep up with the changing economy.

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**What influences the building costs in your area?**

Market conditions in your area may impact the amount it will cost to rebuild your home if you experience a loss. Replacement cost estimates are influenced by supply of labor, demand for labor and the cost of construction materials. Keeping up with the current market conditions in your area and changing your home insurance coverage amount accordingly will help you maintain coverage at least equal to 100% of the estimated replacement cost of your home.

**Frequently asked questions about homeowners insurance coverage**

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How much home insurance should I get?

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Does homeowners insurance cover water damage?

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Does homeowners insurance cover flood damage?

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Are sheds or detached garages covered by home insurance?

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What is the difference between market value and replacement cost?

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Does home insurance cover lost items?

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Does homeowners insurance cover air conditioner replacement?

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Does home insurance cover a rental?

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Are there coverage limitations?

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## Get a local agent who gets you

There's a State Farm agent nearby ready to offer personalized service to fit your specific needs.

ZIP Code

**Find an agent**

## Additional insurance options



**Personal articles  
coverage**



**Pet insurance**



**Landlord coverage**



**Umbrella coverage**

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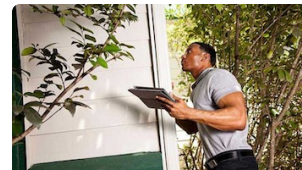
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**Should you do a home  
insurance review  
annually?**



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property inspection**

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<sup>1</sup> Please refer to your actual policy for a complete list of covered property and covered losses. Homeowners insurance provides coverage for damage to your house and other structures on the property where your house is located. It is important to understand, however, that not every possible cause of damage is covered. There are important limitations on coverage in homeowners insurance policies, depending on the cause of damage or the location of your home, and some types of damage aren't covered at all. Coverage for damage from earthquakes, for example, may be available by adding it to a homeowners policy for additional premium, or by purchasing a separate policy. Coverage for damage from floods is not provided and is usually available only by purchasing a separate flood insurance policy, often through the **National Flood Insurance Program**.

All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself and in any endorsements.

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