

PROPERTY DAMAGE INSURANCE COVERAGE CHECKLIST

Not sure where to start? Use this checklist when reviewing your policy with your insurance agent or carrier.

WATER AND FLOOD DAMAGE

- Is my property located in a FEMA-designated flood zone?
- Does my policy cover damage caused by water rising from below (groundwater)?
- Does it cover damage caused by river, pond, or stream overflows?
- Does my policy cover flood damage if water enters my home from rising groundwater? Is sewer backup covered under my policy?
- Is sump pump overflow or sump pump failure covered?
- Does my policy cover groundwater intrusion?
- Are there limits on water damage coverage that I should be aware of?
- Are there endorsements available that would better protect my property?

MOLD DAMAGE

- Does my policy cover mold damage resulting from a covered water loss?
- Are there limits on mold remediation coverage?
- Does my policy cover mold caused by hidden leaks that are discovered later?
- What are my responsibilities to prevent mold after a water damage loss?
- Are there endorsements available to increase my mold coverage?
- Have there been any changes to my policy or coverage since my last review?

ROOF DAMAGE

- Does my policy cover roof damage caused by wind, hail, or falling trees?
- Is damage from a roof leak covered, and under what circumstances?
- Does the age of my roof affect whether my policy pays the full cost to replace it or only its depreciated value?
- Are there age-related limitations on roof replacement coverage?
- Are there exclusions for certain roofing materials or roof types?
- If only part of my roof is damaged, will my policy pay to replace the entire roof if matching materials are unavailable?
- Does my policy include a separate hurricane deductible? (If applicable in my area.)

Notes: