



Maryland

INSURANCE ADMINISTRATION

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What Perils Are Covered Under Your Homeowners Policy?

When you are shopping for insurance to pay for damage to your home, it is important that you understand what perils (risks such as fire, wind, hail, theft and/or vandalism that can cause damage) are covered by your policy. Some policies cover multiple perils, while some policies cover only one very specific peril.

"Learning that property damage isn't covered by your insurance policy after a loss is a very tough lesson to learn," said Insurance Commissioner Al Redmer, Jr. "It is essential you take the time to review and learn what your policy covers before disaster strikes."

If your home is damaged by a peril that is not named in the policy, then the damage will not be covered. For example, if you have a policy that says it only covers damages caused by fire, and you incur wind damage, your insurance company will not pay to repair the damage.

A policy that only covers one peril will likely be less expensive than one that covers multiple perils, but it is essential that you understand the limitations of the policy.

These same rules apply whether you have a homeowners or a renters policy. Talk with your insurer or insurance producer (agent) to find out more. You can also go to our website for more information at www.insurance.maryland.gov.