

Facts About Home Insurance



1

In case your property has a mortgage on it, then your bank may require you to have an active home insurance & name them on it.

2

Home insurance covers the property & valuables to a selected limit. You may opt for an add-on coverage on valuables like jewelry by providing proof of value.

3

Standard home insurance protects against sudden & accidental release of water like burst pipes and not overland flooding.

4

Home Insurance covers the rebuilding or replacement value of your house to restore it in the form before the damage, not market value.

5

Older homes are more susceptible to damage; thus, insurance is actually higher for them.

6

Most insurance providers cover damage from hailstorms, wildfires etc. & provide add-on coverage for disasters like earthquakes.

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