

LACHER

Water damage - what's covered?

Homeowners vs. Water Backup vs. Flood Insurance

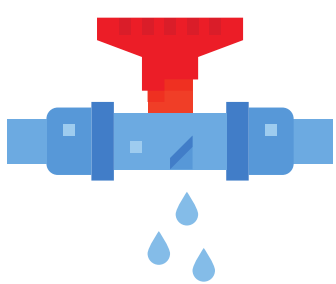
Types of Insurance:



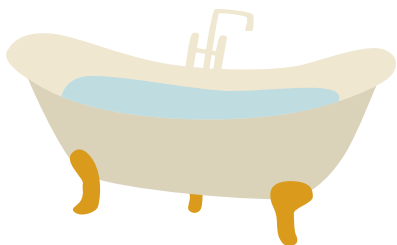
Homeowners



Leaking roof, unless not well maintained



Burst pipe



Overflowing bathtub



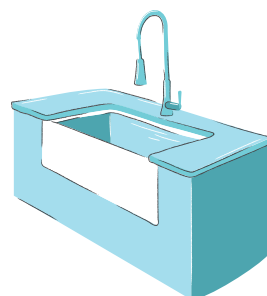
Water Backup



Water that rises up from backed-up sewer



Water that rises up from backed-up toilet and bath



Water that rises up from backed-up sinks and sump pump



Flood



Water that moves over the ground



Water that causes structural damage



Mudslide damage carried in by stream or river