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FOR IMMEDIATE RELEASE

Think Your Home is Covered? Maybe Not!

The Professional Insurance Agents of Wisconsin remind homeowners what isn't covered by a standard policy.

MADISON, Wisconsin (June 13, 2007) – Many homeowners are surprised to learn that their homeowners insurance policy is not all encompassing. According to a recent survey by the National Association of Insurance Commissioners (NAIC):

- more than half of homeowners polled think damage from a break in the water line on their property supplying their home is covered
- over a third of home owners think sewer-line breaks, earthquakes and mold are covered, and
- over 30 percent think damage from termites or other infestation is covered.

“It is important for homeowners to fully understand the policy they are buying,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW). “Typical exclusions from homeowners policies include earth movement, water damage, neglect, war, nuclear action and mold. If you aren't sure if you are covered in a specific scenario, explain it to your professional independent agent. They will be able to tell you whether or not you are covered.”

Von Haden continues, “A typical homeowners policy will cover fire, theft, liability, vandalism and smoke damage. Damage from some natural disasters like windstorms, hail, and

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lightning also may be covered. With the summer storm season approaching, this is a great time to review your policy with your professional independent agent. They can help you determine whether or not your current level of coverage is adequate.”

To locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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