



# Home Insurance

As your Realtor, I believe in providing my clients with well-rounded information to make informed decisions. I understand the significance of home insurance in protecting your investment, and my goal is to empower you with essential insights.

Please remember that I'm here to guide you through the process and connect you with the right resources.

Feel free to reach out if you have any questions or require further assistance.

## Preferred Home Insurance Providers:

- Diana Navarro | +1 (832) 758-4994 | **Global Insurance** | dicana22@hotmail.com | +1 (713) 984-1077 | +1 (713) 984-1089
- Ken Phelps | **Phelps Insurance** | ken@kenphelps.net | State Farm | ken.phelps.cuny@statefarm.com | (281) 998-5027 | (281) 998-5000
- Danny Raymond | **Goosehead Insurance** | +1 (713) 530-7000 | danny.raymond@goosehead.com | 1 (281) 378-4840
- Jaime Talancon | **Farmers** | (936) 264-7647 (936) 264-7647 (936) 447-9004 | jaime\_talancon@hotmail.com

### Disclaimer:

*The information provided here is intended to offer a general guide to home insurance considerations.*

*It is not intended to replace professional advice from an insurance company.*

*While we aim to provide helpful insights, we recommend that you consult directly with your insurance provider to address any specific questions or concerns you may have about home insurance coverage.*

*Your insurance needs are unique, and a conversation with your insurance company will ensure that you receive the most accurate and personalized information regarding your policy options.*



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## Vendor Recommendations Information Note for Real Estate Clients

Dear Client,

We understand that finding reliable vendors for various services related to real estate transactions can be a crucial aspect of ensuring a smooth and successful experience. As part of our commitment to assisting you throughout this process, we provide vendor recommendations based on our past experiences and general knowledge of the industry.

However, it's important to note that these recommendations are for informational purposes only. We do not endorse or guarantee the quality of services provided by these vendors. While we strive to offer suggestions that align with your needs, preferences, and the specific property in question, the final decision to engage with any vendor lies with you.

Before proceeding with any vendor, we strongly advise conducting your own research and due diligence. You may want to consider seeking multiple opinions, checking references, and evaluating the suitability of a vendor's services for your unique requirements. It's essential to ensure that any chosen vendor aligns with your expectations and standards.

We do not receive compensation or referral fees from the vendors we recommend. Our goal is to support you in making informed decisions that serve your best interests throughout the real estate journey.

Feel free to consult with other professionals, such as legal or financial advisors, if you have any concerns about vendor selections or related agreements.

Please keep in mind that the real estate industry is dynamic, and vendors' performance can change over time. Therefore, while we strive to provide up-to-date information, we encourage you to independently verify the relevance and accuracy of any recommendations before moving forward.

If you have any questions or require further assistance, do not hesitate to reach out to us. Your satisfaction and successful real estate experience remain our top priority.

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# Home Insurance

## The 6 standard types of home insurance coverage

Standard homeowners insurance policies generally include these six types of coverage:

Coverage type	What it does	Typical amount
<b>Dwelling</b>	Covers damage to the home and attached structures, such as a porch.	Enough to rebuild your home.
<b>Other structures</b>	Covers stand-alone structures on your property, such as a fence or shed.	10% of dwelling coverage.
<b>Personal property</b>	Pays to repair or replace stolen or damaged belongings.	50% to 70% of dwelling coverage.
<b>Loss of use</b>	Helps pay temporary living expenses while your home is being repaired.	20% of dwelling coverage.
<b>Personal liability</b>	Pays if you injure someone or cause property damage unintentionally or through neglect.	\$100,000 to \$500,000.
<b>Medical payments</b>	Pays to treat someone injured on your property, regardless of who's at fault. It also pays if you, a family member or a pet injures someone away from your home.	\$1,000 to \$5,000.

### What is the 80% rule in homeowners insurance?

The 80% rule dictates that homeowners must have replacement cost coverage worth at least 80% of their home's total replacement cost to receive full coverage from their insurance company.



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# Dwelling coverage

Dwelling coverage covers the structure of your home, including the walls, floors, windows and roof. Built-in appliances, such as furnaces, are also typically included in your dwelling coverage. An attached garage, porch or deck would fall under your dwelling coverage, too.

**Which events are covered:** Most homeowners policies cover your dwelling for any cause of damage that isn't specifically excluded. Some of the most common causes of homeowners insurance claims include wind, hail, freezing, fire and lightning, according to the Insurance Information Institute.

**How it works:** A severe thunderstorm uproots a tree that falls onto your home, crushing part of the roof and attic. You'd pay your share of the repair cost — known as the homeowners insurance deductible — and then the insurer would pay the rest, up to your dwelling coverage limit.

## What is dwelling coverage for homeowners?

Dwelling coverage is the part of a homeowners policy that pays to repair damage to the structure of your home, or to rebuild it if it's destroyed. Dwelling insurance will cover you up to the limit of your policy.

Your home's structure includes the roof, foundation, floors, doors, windows and walls. Dwelling coverage also generally extends to any attached structures, such as garages, porches, decks, and built-in appliances and fixtures. However, it doesn't include your belongings, unattached structures (such as a shed) or the land your home sits on.



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# Other structures coverage

Just like it sounds, other structures coverage provides insurance for structures on your property that aren't attached to your house. That could include a shed, fence or detached garage.

**Which events are covered:** As with dwelling coverage, most homeowners insurance policies cover other structures for any event that isn't specifically excluded. That means you'd likely have coverage for fire, wind, hail and snow, among other issues.

**How it works:** Part of your fence collapses under the weight of heavy snow. The insurance company would pay to repair it, minus your deductible.

## What is other structures coverage?

Other structures coverage pays for damage to structures on your property that aren't attached to your house. (The house falls under your dwelling insurance.) This could include the following types of structures:

**Fence | Detached garage | Shed | Gazebo | Guesthouse | Driveway | Dock.**

Other structures insurance may also cover a swimming pool, but it's worth checking with your insurer. Some companies include an in-ground pool under dwelling coverage instead of other structures, especially if it's attached to your home by a walkway or enclosure. If you have a portable above-ground pool that you could take with you to another home, it might fall under personal property coverage.

Why should you care which part of your policy covers your pool? Because replacing a damaged pool can be expensive, you'll want to make sure the appropriate section of your policy has a limit high enough to cover it.

Other structures coverage pays only for the damaged structures themselves — not for anything stored inside. Say your shed catches fire and everything inside it is destroyed, including a bunch of tools and gardening supplies. Other structures coverage would pay to rebuild the shed, but your personal property insurance would cover the items inside.



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# Personal property coverage

Personal property refers to your personal belongings — like clothes, furniture, electronic devices and appliances that aren't built in. Most homeowners policies cover these items anywhere, not just inside your house. So if someone steals your bike from outside a store, it'll likely be covered (minus your deductible).

**Which events are covered:** In most homeowners policies, personal property coverage works differently than dwelling and other structures coverage. Instead of covering your belongings for anything that isn't specifically excluded, homeowners policies often cover only disasters that are listed.

These events, typically called “perils” in your policy, tend to include:

Fire or lightning | Smoke | Windstorms and hail | Explosions | Theft | Vandalism | Weight of ice, snow and sleet | Sudden damage from a power surge | Volcanic eruptions | Falling objects | Water overflow or discharge from household systems like plumbing | air conditioning and appliances | Freezing of those same household systems | Sudden tearing, cracking or bulging of a hot water system, steam system, air conditioning or fire protective system | Riots | Damage from aircraft or vehicles.

**How it works:** A pipe bursts on a frigid winter night, sending water cascading into your kitchen and dining room. Although dwelling coverage would pay for damage to built-in items such as cabinets, personal property coverage would take care of ruined furniture, minus your deductible.

If you ever have to make a personal property claim, the amount your insurer pays out depends on which of these two coverage options you've chosen.

**Actual cash value.** Say you paid \$500 for a laptop three years ago. It's likely worth significantly less now. If that laptop is stolen and you have actual cash value coverage, your insurer will pay only the depreciated value of the computer.

**Replacement cost.** If you'd rather receive enough to buy a brand-new laptop, choose replacement cost coverage for your belongings. This coverage typically costs a little more, but it could be worth thousands of dollars if you lose all your stuff in a catastrophe.

## Coverage outside your home

Many policies cover your belongings anywhere in the world, not just when they're in your home. So if your suitcase is stolen at the airport or a storage unit burns down with your belongings inside, you'll likely have some coverage — typically 10% of your total personal property limit.



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# Loss of use coverage

Sometimes called “additional living expenses,” the loss of use section of your homeowners policy can come in handy if your home is too damaged to live in. Loss of use coverage may pay for hotel stays, restaurant meals or other expenses associated with living somewhere else if your home is uninhabitable after a disaster your policy covers.

**Which events are covered:** As long as your home is undergoing repairs for a covered claim, you’ll likely be eligible for loss of use coverage. But if your home’s damage is from a disaster that isn’t covered — such as a flood — your insurer won’t pay your additional living expenses, either.

**How it works:** After a kitchen fire spreads to your living room, your home is out of commission for a few months while contractors make repairs. Your insurance company would pay for you and your family to rent a similarly sized house nearby.

Imagine a tornado tears through your neighborhood, ripping off part of your roof and leaving your home uninhabitable. Not only will your insurance likely reimburse you for the damage, but it will also pay for you to live somewhere else during repairs. This part of your home insurance policy is known as loss of use coverage.

## What does loss of use cover?

Loss of use insurance typically covers:

Hotel stays, Apartment or house rentals, Restaurant meals, Groceries, Pet boarding, Transportation or parking costs, Laundry expenses, Moving and storage costs.

Keep in mind that loss of use insurance pays expenses that are above and beyond your normal cost of living. Say you normally spend \$100 a week on groceries, but you end up eating out more often while staying in a hotel. If your total food costs go up to \$300 a week, your insurer would cover the extra \$200.

Be sure to keep all your receipts, as insurance companies often reimburse you after the fact rather than paying upfront.

## What’s not covered

Loss of use coverage pays out only when the reason you’re living elsewhere is covered by your policy.

For example, homeowners and renters insurance generally don’t cover flood damage. So if your first floor is under 3 inches of water but you don’t have flood insurance, your carrier won’t pay for you to stay somewhere else.



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# Liability coverage

Personal liability coverage offers financial help if you're responsible for injuring someone or damaging their property. Coverage generally extends to anyone in your household, including pets — so if your dog bites someone at the park, you may have coverage. (See Does Homeowners Insurance Cover Dog Bites? for more information.)

**Which events are covered:** Liability insurance covers bodily injury and property damage to others, with some exceptions. For instance, your policy won't cover criminal acts or harm you cause on purpose. Nor will it pay for injuries or damage from a car accident (your liability car insurance would cover those).

You probably know your homeowners insurance policy will pay for damage to your home — but did you know that it can also help defend you from lawsuits? That's because most homeowners policies offer personal liability insurance in addition to property coverage. Here's how it works.

**How it works:** A delivery person slips on your icy sidewalk before you can salt it. He breaks his wrist in the fall and sues you for medical bills and lost wages. Your liability coverage could pay your legal fees, plus any damages you're responsible for in the lawsuit, up to your policy limit.

## What is personal liability insurance?

Personal liability insurance covers you if you're responsible for injuring someone or damaging their property. If the claim turns into a lawsuit, your policy can pay your legal fees and other expenses a court finds you responsible for, up to your coverage limit.

Here's a scenario in which you might need this coverage: Your deck gets slippery during a summer pool party, and a guest trips and falls. She breaks her elbow and sues you for medical expenses, plus pain and suffering. Your personal liability insurance would cover your legal defense and pay up to your policy limit if a court finds you liable for the injury.

## What does personal liability insurance cover?

Personal liability insurance covers harm you do to other people or their belongings, not your own injuries or damage to your stuff. Below are a few scenarios that your personal liability insurance would probably cover.

### *Injuries you cause*

You round a corner while jogging and accidentally crash into a pedestrian, knocking him off the sidewalk. He breaks his ankle and has to miss work for a couple of months. He sues you for medical expenses and lost wages.

### *Injuries on your property*

A delivery person slips and falls on your icy front steps. She files a lawsuit, accusing you of negligence because you failed to put down salt that morning.

### *Injuries caused by your pet or child*

Your dog Fluffy gets a little over-excited at the park and bites a child's hand, leaving a wound that needs stitches. The child's parents file a claim against your homeowners policy to recover their medical costs. (Note: Some insurers won't cover certain dog breeds or animals with a history of aggression. Check with your insurance company to make sure it will cover your dog.)



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# Liability coverage

## ***Damage caused by someone in your household***

Your son hits a long fly ball through a window at his best friend's house. It shatters not only the glass but also an expensive vase sitting inside. Your liability insurance could pay for the damage.

## ***Damage on your property that affects other people's homes***

A tree in your yard falls onto your next-door neighbor's roof. Because the tree was dying and you hadn't gotten around to having it professionally removed, you're at fault for the damage.

## **What does personal liability insurance not cover?**

Below are some scenarios that personal liability insurance generally won't cover, along with advice on which other insurance policies might. For a full list of exclusions, check your homeowners policy.

## ***Car accidents***

You run a red light and crash into an SUV. All three passengers in the other vehicle are hurt, and the SUV is totaled. Your liability car insurance would handle medical and repair costs for the people in the other vehicle.

## ***Business liability***

You run a business out of your home, and one of your clients sues you for giving bad advice. Although the incident may have happened in your home, personal liability insurance usually won't cover lawsuits connected to business pursuits. Instead, you'll need business insurance.

## ***Injuries to people within your household***

Your daughter, who lives with you, trips and falls down the basement stairs. If she were a guest in your home, personal liability insurance might cover her injuries — but because she's a member of the household, she'll have to rely on her own health insurance for treatment.

## ***Intentional harm***

Your teenage son and his friends spray-paint rude messages all over the outside of a local store. Because they caused this damage on purpose, it's a crime, not an accident or act of negligence. Your liability insurance is unlikely to cover your son's defense.



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# Medical payments coverage

Like liability coverage, medical payments coverage pays if you cause physical injury to someone outside your household. However, you don't need to be found at fault for medical payments coverage to pay out.

**Which events are covered:** You could tap your medical payments coverage if someone suffers a minor injury on your property or you cause harm to someone outside your home. Similar restrictions apply to liability and medical payments, with no coverage for intentional acts or car accidents, among other exclusions.

**How it works:** Your dog bites the hand of a visiting friend. There's no serious harm, but your medical payments insurance covers the cost of their trip to urgent care for stitches.

## **What is medical payments coverage?**

Medical payments coverage helps cover medical bills if someone who doesn't live with you is injured on your property. It also pays if you, a family member or a pet injures someone away from your home. It's also known as MedPay, Coverage F and "good neighbor" coverage.

A key feature of medical payments coverage is that it applies regardless of who's at fault. If your friend falls down your stairs while texting on their phone or your dog bites a stranger at the park, you're still covered.

## **What does medical payments coverage pay for?**

Medical payments coverage for homeowners pays for minor medical bills, including accidents involving your pets or slip-and-fall incidents. This can include:

Ambulance rides, Hospital bills., X-rays and other diagnostic tests, Physician and surgeon fees, Physical therapy, Prosthetic devices, Emergency dental treatment, Funeral expenses (if the injury results in death).

Medical payments coverage typically limits the amount of money it will pay out per person, per incident. This limit is usually from \$1,000 to \$5,000, which can be useful for smaller injuries. Higher limits may be available depending on your insurer.

## **What does medical payments coverage exclude?**

Medical payments coverage for homeowners doesn't apply in all situations involving an injury. Here are some examples of what's not included:

Injuries that happen to you or anyone who lives in your household | Lawsuits or legal fees associated with an injury | Property damage | Intentional injuries that result from a fight or intended physical force | Injuries related to any business conducted on your property | Injuries resulting from war, terrorism or nuclear hazards.

## **Medical payments coverage vs. personal liability coverage**

Medical payments coverage and personal liability coverage are both essential parts of your home insurance policy. However, they serve different purposes, and it's important to understand the distinction.

Like medical payments coverage, personal liability coverage helps pay for medical expenses if someone is injured on your property. It may also apply if you, a family member or a pet injures someone away from your home.

However, personal liability coverage has much higher limits, often starting at \$100,000, and doesn't apply unless you or a family member has been found legally responsible. In addition, personal liability coverage can pay for property damage, not just injuries, and it can cover certain legal expenses.



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# Optional Coverage to Add to a Home Insurance Policy

You can add endorsements to home insurance to fill in coverage gaps, or you may have to buy a separate policy for specific types of damage not covered by home insurance.

**Flood insurance.** A home insurance policy doesn't typically cover flood damage. You instead must buy a separate flood insurance policy for that coverage. The cost of flood insurance is based on your property's flood risk, building characteristics and coverage amount.

**Earthquake insurance.** Earthquake damage isn't generally covered by home insurance, but you can buy coverage for that protection. Earthquake insurance covers your house, other structures, personal property and additional living expenses.

**Mold damage.** Home insurance covers mold typically, but it depends on what caused the mold. If the mold came about over many years, a homeowners policy likely won't cover it. Home insurance also puts coverage caps on mold damage, but you can expand that coverage amount by adding a policy rider.

**Water backup.** Homeowners insurance doesn't generally cover sump pump backups or sewer line issues, but you can usually add water backup coverage to a policy.



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