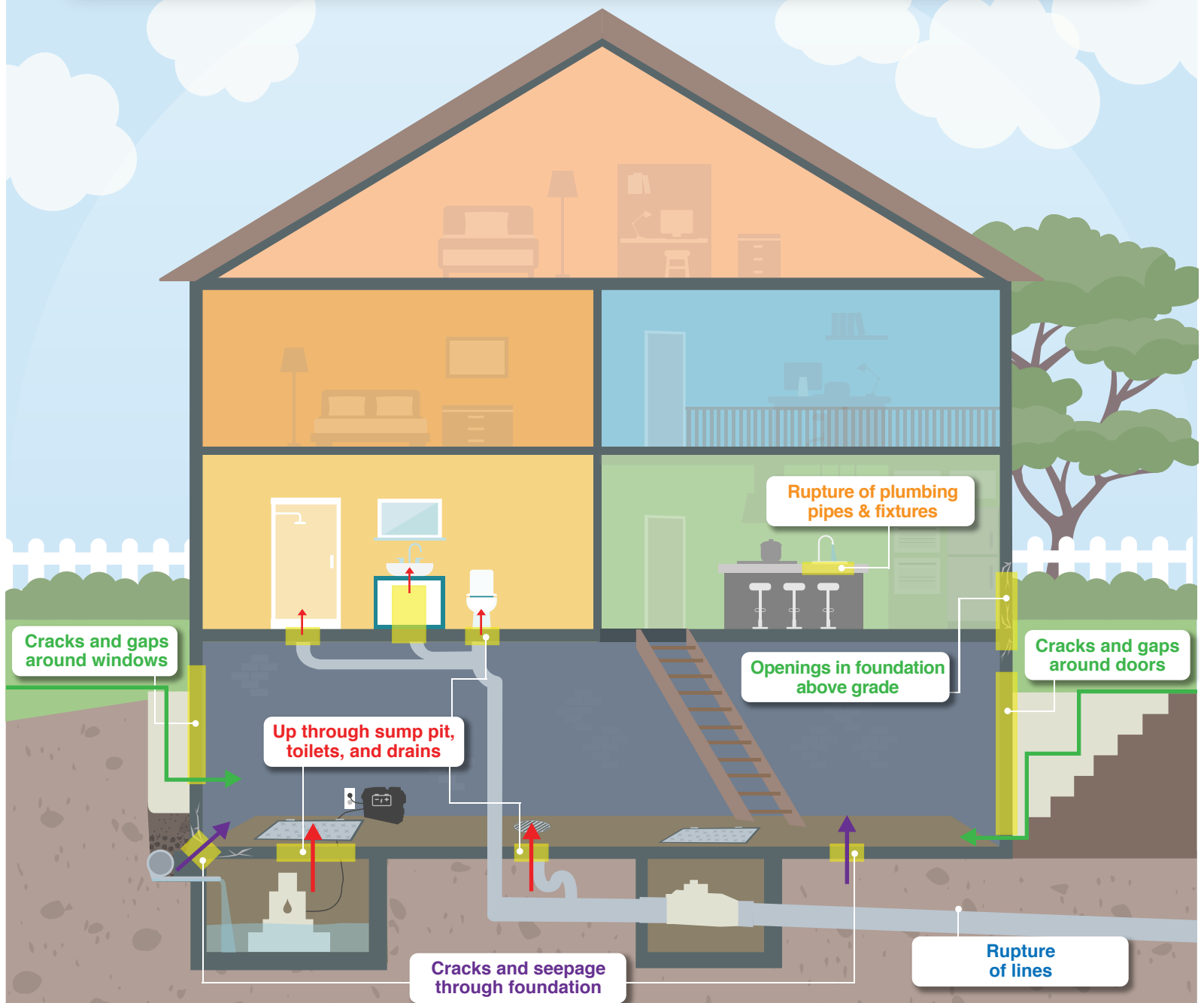


# Understanding Different Types of Water Damage Risks at Your Home

This information is being provided to help you understand the different types of water damage risks at your home and the types of water damage coverage that may be available from insurers. It is intended as a starting place for discussion with your insurer to determine what kind of coverage might be right for you.



Cracks and gaps around windows

Rupture of plumbing pipes & fixtures

Cracks and gaps around doors

Openings in foundation above grade

Up through sump pit, toilets, and drains

Cracks and seepage through foundation

Rupture of lines

**Type of Water Damage:**

**PF: Plumbing & Fixtures**      ■ Water entry sites

**SB: Sewer Back-up**

**OW: Overland Water**

**GW: Groundwater**

**WS: Water & Sewer Lines**

**Home Insurance Coverage Summary:**

- ✓ **Typically Covered:** Sudden and accidental damage caused by rupture of plumbing pipe(s) or fixture(s)
- ✓ **Optional Coverage:** Sudden and accidental damage caused by sewer back-up, overland and ground water flow and rupture of water and sewer lines
- ✗ **Typically Not Covered:** Damage created by chronic leaks or poor maintenance



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