

WHAT'S COVERED?

FAQ

ANSWERS TO COMMON HOMEOWNERS INSURANCE CLAIMS QUESTIONS



When disaster strikes and a homeowner experiences damage, many questions arise regarding their insurance coverage. Here are answers to some common coverage questions that are asked when filing a claim.

IS THERE COVERAGE FOR DAMAGES CAUSED BY WIND-DRIVEN RAIN?

For damages to the dwelling, there is coverage for damages caused by wind-driven rain. For damages to contents, there is coverage only if wind or hail creates an opening in a roof or wall and the rain enters through this opening. This coverage applies to airborne wind-driven rain; water on the ground driven by rain is flood/surface water and therefore resultant damages are excluded.

Note that some policies include the Water Damage Exclusion endorsement, which excludes coverage for this type of damage.

IS DAMAGE FROM FLOODING COVERED?

Unfortunately, there are certain types of water damage and resultant loss of use (additional living) expenses due to flooding that are not covered by the general insurance policy. This includes water or water-borne material that backs up through sewers or drains, or overflows or is otherwise discharged from a sump, sump pump, or related equipment as a direct or indirect result of flood.

Centauri participates in FEMA's **Write Your Own Program** to offer separate NFIP policies. Additionally, Centauri offers a private flood endorsement that may be added to homeowners policies in Florida and South Carolina.

IS THERE COVERAGE FOR ADDITIONAL LIVING EXPENSES DUE TO A MANDATORY EVACUATION RELATING TO A STORM?

No. There is no coverage for additional living expenses resulting solely from a general mandatory evacuation due to a storm.



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IS THERE COVERAGE TO REMOVE A TREE THAT FALLS ON MY PROPERTY AS A RESULT OF WIND?

TEXAS

Yes, if a covered peril caused the tree to damage covered property.

ALABAMA, FLORIDA, LOUISIANA, MISSISSIPPI, SOUTH CAROLINA

If the downed tree causes damage to a covered structure or blocks access to your driveway or a handicapped ramp/fixture, there is coverage for the cost of removal. This coverage is limited to \$500 per tree, up to a maximum of \$1,000 per occurrence.

IS THERE COVERAGE FOR FOOD THAT IS SPOILED AS THE RESULT OF A POWER OUTAGE?

TEXAS

If the power outage leading to spoilage results from physical damage caused by a covered peril to the home or equipment within it, coverage would apply and no deductible would be applied. If the power outage leading to spoilage results from physical damage caused by a covered peril to equipment not contained in or on the dwelling, coverage would apply (subject to the deductible). This coverage is limited to a maximum of \$500.

ALABAMA, FLORIDA, LOUISIANA, MISSISSIPPI, SOUTH CAROLINA

There is coverage for losses resulting from power failure only if the power outage originates on the insured premises as a result of a covered peril. For example, an entire neighborhood losing power would not lead to coverage for spoiled food. On the other hand, if wind blows a tree down and severs the power line where it meets your home, there would be coverage for food that was spoiled as a result. As with other covered damages, the deductible would apply.

IS THERE COVERAGE FOR TREES AND PLANTS DAMAGED BY WIND?

No. Coverage applies to trees and plants only for certain covered perils, which do not include wind.

IS THERE COVERAGE FOR ADDITIONAL LIVING EXPENSES IF MY HOME IS DAMAGED BY A STORM?

TEXAS

There is coverage for reasonable and necessary additional living expenses incurred if a loss caused by a covered peril renders the residence premises wholly or partially untenantable.

ALABAMA, FLORIDA, LOUISIANA, MISSISSIPPI, SOUTH CAROLINA

If a covered loss causes damages to the insured residence and makes it unfit to live in, the policy provides coverage for necessary additional living expenses incurred in order to maintain your household's normal standard of living. Examples include hotel and restaurant expenses incurred over and above your usual household expenses during the period of repair.

NEED TO REPORT A CLAIM?

In the event of a loss, agents may report a claim via our Policy Administration System. Customers may report a claim by phone, email or by logging in to our consumer portal. Our representatives are available 24/7 to answer your call.

HOMEOWNERS CLAIMS

(866) 789-4228 (Hawaii) (866) 215-7574 (Other States)

claims@centauri-ins.com

<https://www.centauri-ins.com/ConsumerPortal/>

FLOOD CLAIMS

(877) 254-6819



centauriinsurance.com

This document is meant to serve only as a general guide to aid in understanding basic coverage concepts.

The entirety of policy terms and conditions and applicable law will be applied to individual claims to make formal coverage determinations.