



## Thanksgiving Mishaps Covered by Homeowners Insurance: Insurance.com Report

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*Insurance experts assess the cornucopia of calamities that can crop up during the holidays and show how homeowners' insurance can help.*

Foster City, CA – November 18, 2019 – [Insurance.com](#), the leading online resource for health, auto, home and life insurance for more than 20 years, identifies common holiday season fiascos and explains how [homeowners policies](#) can have your back.

Holiday spikes in homeowner troubles include:

- Home cooking fires—76.5% of these fires occur on Thanksgiving
- Food poisoning—standard liability limits of \$100,000 may be inadequate for medical, lost wages, pain and suffering associated with food poisoning
- Intoxicated guests—despite a projected 10% drop in travel this year, Thanksgiving is historically the second-highest day of the year for road fatalities. Campaigns like “Blackout Wednesday” and “Danksgiving” make light of this serious problem

“No one expects a guest to be hospitalized due to food poisoning, but unfortunately it does happen” cautions Michelle Megna, editorial director for Insurance.com. “A homeowner’s policy includes liability coverage that can protect hosts and their guests by paying for medical costs, property damage and legal fees, if necessary.”

Insurance.com’s guide to holiday insurance protection details serious issues that can happen during this season, even if gatherings are smaller than usual this year. Experts advise on how homeowners can minimize their risks and explains how insurance coverage can assist if problems strike.

For the full guide on holiday insurance protection visit: <https://www.insurance.com/home-and-renters-insurance/coverage/thanksgiving-disasters-an-insurance-guide.html>

Michelle Megna is available to answer questions about what is and isn’t likely to be covered by insurance this holiday season and advice on how to [shop for home insurance](#).

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