



Insurance.com Offers Resources for Homeowners Struggling With Water Damage and Power Outages

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Extreme winter weather can have catastrophic consequences for homeowners

Foster City, CA – February 22, 2021 – In the wake of the extreme winter weather experienced in areas like Texas and the Midwest, [Insurance.com](https://www.insurance.com) updated resources to help homeowners understand their coverage if they suffer from water damage or power outages.

In [Does homeowners insurance cover water damage](#), staff experts provide a comprehensive look at the benefits included in standard homeowners insurance policies. Takeaways include:

- The types of water damage that are and are not covered by homeowners insurance
- Coverage for roof leaks, mold, sewer and drain backups
- Options for flood protection
- Coverage for additional living expenses if the home becomes uninhabitable because of water damage
- Tips for filing a water damage claim with an insurance company
- The impact of water damage on home insurance quotes

There are important differences between when additional living expenses are generally covered by insurance. For example, additional living expenses (for living elsewhere temporarily) are typically covered if your home is damaged and uninhabitable. But temporary living expenses may not be covered if the power goes out and residents arrange to lodge outside the home while it is cold.

To help homeowners suffering from power outages, [Does homeowners insurance cover spoiled food after a power outage](#) explains:

- Reimbursement for food lost during a power outage
- Power outage insurance coverage for electronics, burst pipes, generators, and hotel expenses
- Strategies for saving on [home insurance](#)

Also, both reports include information on the coverage that [renters insurance](#) offers.

"This year's extreme winter weather has caught many homeowners by surprise so they are facing possible damage to their homes that they may not have previously considered," says Michelle Megna, editorial director for Insurance. "During this trying time, it's important for homeowners to understand the coverage provided in their insurance policies so they can navigate the process of recovery."

Megna is available to provide information on these Insurance resources and answer questions about options available to homeowners experiencing power outages and water damage.

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