

5 Disasters Not Covered By Insurance | Water, Fire & Mold Damage Restoration Services

utahfloodcleanup.com/5-disasters-not-covered-by-insurance/

Home insurance covers a wide variety of events and situations, both naturally occurring and things that happen at the hands of other people. **What isn't usually covered are things that fall under the category of an "Act of God"**, which usually refers to something so unlikely or rare that an insurance company cannot properly account for it in their risk models. Home insurance premiums are kept at a reasonable rate because of these exclusions, which very few homeowners will ever need to deal with in the first place. These five disasters are so rare for Utah that insurance will not cover them under a basic policy.



Floods

No standard homeowner's policy will cover [flood damage](#), which is why people who live in flood-prone areas often purchase add-on coverage for floods. **Flooding is not a major concern in most areas, but when one does occur, the homeowner is almost always left footing the bill.** Even in an area well away from a floodplain, heavy rains can cause water to seep into a basement, especially if your sump pump cannot keep up with the precipitation. This type of damage can take a couple of weeks to clear up and can cost several thousands of dollars depending on how severe the flood was.

Sewer Backups

It is rare for a [sewer system](#) to backup into a home in most cases, but when it does, it can cause a lot of problems. Homes connected to a city sewer system will generally never have this problem, even in the heaviest of rains. **What is more common is a clog forming somewhere in the sewer line between the home and the main.** This can be caused by tree roots growing into the pipe, or it can be caused by flushing too much down the drain in your home. Septic systems can also backup if they are not cleaned out on a regular basis, or if the leech field has become oversaturated.

Mold

Any kind of water damage can quickly lead to [mold](#) if it is not cleaned up properly and in a timely manner. **Since mold is almost always the result of a homeowner's own actions, even though it is unintentional, insurance companies will not pay to have it removed.** Mold is most often found in bathrooms, especially if they are not well ventilated and contain a shower, but it can also be found quite a bit in kitchens and other areas that might have incidental contact with water. Depending on the size of the home, remediation can take a few days and cost more than \$1,000.

Maintenance Damage

Damaging your home while trying to work on it is another situation that almost always occurs as a result of a homeowner's actions, making it unlikely your insurance will cover the cost of any repairs. Common mistakes include:

- Breaking a water line
- Damaging the electrical system
- HVAC damage

Depending on what kind of damage was caused, ***the price to fix it can range from a couple of hundred dollars, well into the thousands of dollars*** for major issues.

Earthquakes

An earthquake can cause damage ranging from relatively minor things such as cracked drywall all the way up to complete destruction of your home. In any case, regular homeowner's insurance will not pay to repair or replace anything caused by an earthquake. In areas that have frequent earthquakes, an earthquake policy can be purchased that will provide coverage, but for a place like Utah that sees few earthquakes, and basically no damage from them, there is not much that can be done if one strikes. ***Destructive earthquakes are virtually unheard of in the state***, making it extremely unlikely you will ever have to deal with the damage from one.

Utah Disaster Cleanup Has You Covered

If the worst does happen, you can rest assured that [Utah Flood Cleanup](#) can help you take care of the aftermath. Water/flood damage, as well as mold remediation and sewer backup problems can be taken care of quickly so you can get back to living like normal again. We also offer services to help repair and restore your home from [fire damage](#) as well as fixing any [biohazard](#) issues that may arise in your house. [Contact us here](#), or call 801-416-2666 to discuss your options with one of our dedicated service professionals based in the northern Utah area.