

# Fire Insurance Coverage and Fire Damage Cleanup

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Even if you don't live in the western parts of the United States, you may have seen the dramatic and awful fires in that part of the United States and wondered about your own fire insurance. One of the most important questions every homeowner and renter should know the answer to: ***Does my homeowner's fire insurance coverage pay for damages caused by fire?***

The answer is almost always, **YES**. Exceptions include homes that were damaged or destroyed by fire but had been unoccupied for more than 30 days. And there is even an exception to this coverage as you can buy special insurance to cover an empty home. You also cannot expect to have your insurance company pay you if you burn your own house down, but that shouldn't be too much of a shock.

The main thing to keep in mind is that people sometimes don't buy insurance that will provide complete coverage of the structure and the belongings in a house. ***There is often a limit to the amount of money that an insurance company will reimburse you so it will be worth your time to get a fire insurance quote ensuring things are covered in a way you need them to be.***

## What Else Is Covered

Depending on the kind of coverage that you have, ***often outbuildings on your property are covered by your homeowner's insurance.*** This can include barns, sheds, and garages. It can also include fencing that is damaged or destroyed, and in some cases, it can help pay for landscaping costs if trees or shrubs have been damaged by a fire. Homeowners insurance won't always pay replacement costs, so sometimes people go ahead and purchase some supplemental fire insurance.

**Your car is not covered by your homeowners insurance.** If your car is destroyed by a fire, most of the time that will be covered by comprehensive car insurance. If you only have your vehicles covered with liability insurance, your car will not be covered if it is destroyed by a fire.

## How Much Will Fire Insurance Pay

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**One important aspect of fire insurance for home is whether you have actual cash value or replacement cost insurance.** Actual cash value means that if your home is destroyed by a fire, your home and the things in it that were destroyed will not be reimbursed at the amount it will cost you to replace them. You will be reimbursed based upon how much those things were worth at the time they were destroyed. If your 60-year-old house could have been sold for \$60,000, but it will cost \$100,000 to build a new one, you will be paid the actual cost value of \$60,000.

If you have replacement cost insurance and your house that is worth \$60,000 burns down, you will be paid enough money to replace your house—all of which will be according to your own policy.

## What about Smoke and Water Damage?

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**Fire insurance will also pay for smoke and water damage caused by the fire and by fighting the fire.** This is important as even relatively minor fires can have major expenses because of smoke and water damage.

## If You Have Been the Victim of a Fire, Contact Utah Flood Cleanup

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We are IICRC WTR, ASD, CDS, RRP Certified, as well as Certified Mold Professionals. When you need us to help get your life back on track with our crew experienced in structural drying to ensure you and your family will be safe when you come home. At [Utah Flood Cleanup](#), we offer 24/7 emergency [Utah fire damage cleanup services](#) to keep your emergency from turning into a disaster. If you have a problem or need a consult —[contact us today!](#)