



# Common Exclusions in Home Insurance Policies



Understanding exclusions helps homeowners avoid surprises and plan coverage effectively.

1

**Flood Damage** – Usually requires separate flood insurance

2

**Earthquake Damage** – Often not included, may need a rider

3

**Maintenance Issues** – Damage from neglect is not covered

4

**Pest Infestations** – Termites, rodents, and bugs excluded

5

**Wear & Tear** – Gradual deterioration is not covered

6

**Intentional Damage** – Damage caused intentionally is excluded

7

**Business Property** – Home office equipment may need extra coverage

8

**High-Value Items** – Jewelry, collectibles, and art may require riders

9

**Acts of War or Terrorism** – Typically excluded

10

**Mold & Fungus** – Often limited or excluded depending on cause



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