

Does Homeowner's Insurance Cover Damage to Your Foundation?

If you find signs that your house's foundation may be damaged, it's obviously disconcerting since it is the support structure for your entire home.

A damaged foundation can wreak havoc, putting your home off kilter and making those repairs can be costly. You may think that your homeowner's insurance will cover repairs, but that's only true in certain circumstances.

Foundation damage can sneak up on you, so it's important that you know the warning signs, including:

- **Exterior cracks** Large cracks on exterior wall, particularly ones that have zig-zag patterns, could be a sign of foundation damage. Cracks on brick exteriors should also be checked.
- **Interior cracks in sheetrock** Like exterior wall cracks, if you see zig-zagging cracks in sheetrock walls, you should call a specialist to inspect the issue. Also look for cracks where the wall and ceiling meet, and if wallpaper is peeling off a wall.
- **Walls pulling away from the house** If an exterior wall is pulling away from the house and yielding a widening crack, you should call a contractor to inspect the damage. This may be the result of foundation damage, and it also poses a greater danger should the wall fail and collapse.
- **Doors that are uneven or out of square** If you have a door that is out of square with the frame and seems to be getting worse, it could be a sign there is something up with your foundation. And if you start noticing that your floor is uneven, you should also have the issue inspected.
- **Frames separating from brick** If a window or door frame is pulling away from a brick wall, it's a clear sign you have foundation problems.
- **Bouncing floors** If you start noticing that your floor has a bit of bounce to it, it could be a sign of rotting wood underneath, which could be the result of cracks in your foundation that are letting water seep through and damage the wood.
- **Cracks in tilework** If you start noticing that tiles in your kitchen or bathroom are cracking and it's occurring in more than a few tiles, you may have foundation problems.

Insurance

Your homeowner's insurance would typically not cover damage to your foundation that was caused by failing to perform regular maintenance. If your foundation simply needs regular maintenance and typical repairs, homeowner's won't cover the costs.

Also, foundation cracks that result from simple wear and tear and shifting ground over time would typically not be covered.

But damage to the foundation from a sudden event such as a fire, damage from severe weather or a tree limb falling would likely be covered. Some examples of coverage include:

- Water damage to your foundation caused by a pipe suddenly bursting or water backing up. This would be covered if you carry insurance that covers the type of water damage that affected your foundation.
- Falling trees or any other objects that damage the foundation.
- A covered structural collapse that cracks or separates your foundation.
- Gas explosions and fires.

Earthquakes would typically not be covered, however. There are endorsements or separate policies that cover quake damage.

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