

# HOMEOWNERS AND RENTERS INSURANCE

Home insurance covers repairs, rebuilding, and replacements for your home and belongings following an emergency or disaster.



## Disaster Costs Without Insurance...

A **moderate fire**  
costs on average

**\$75K**\*

1 inch of **floodwater**  
can cost

**\$25K**<sup>†</sup>

**Earthquake**  
damage costs

**\$4-30K**<sup>‡</sup>

## Typical Insurance Costs and Coverage

*Home insurance is a smart, affordable way to stay protected during an emergency or disaster.*

Type	Coverage	Exclusions/Endorsements	Monthly Cost
<b>Homeowners Insurance</b>	<ul style="list-style-type: none"><li>• Dwelling</li><li>• Other structure</li><li>• Personal property</li><li>• Medical payments</li></ul>	<ul style="list-style-type: none"><li>• Flood damage</li><li>• Earthquake damage</li><li>• Damage to poorly maintained property</li><li>• Wind Damage</li><li>• Water Backup</li></ul>	<b>\$173</b> <sup>§</sup>
<b>Renters Insurance</b>	<ul style="list-style-type: none"><li>• Personal property</li><li>• Temporary living expenses</li><li>• Personal liability and medical bills</li></ul>	<ul style="list-style-type: none"><li>• Flood damage</li><li>• Earthquake damage</li></ul>	<b>\$18</b> <sup>¶</sup>

Sources: \*The Fire Insurance Claim Calculation Guide, †The Federal Emergency Management Agency, ‡HomeAdvisor, §NerdWallet, ¶ValuePenguin. Insurance coverages and exclusions sourced from Massachusetts Division of Insurance, Bankrate, and Kin.