FOUNDATION DAMAGE AND HOMEOWNERS INSURANCE:

WHAT'S TYPICALLY COVERED?

DFW
FOUNDATION REPAIR PROS
INFORMATION • EDUCATION • SOLUTIONS

Homeowners insurance policies are designed to protect against sudden and accidental events—not gradual wear, tear, or poor maintenance. Foundation damage is one of the most commonly misunderstood areas of coverage.

Always review the specific language of the policy. Coverage can vary by insurance carrier and policy type.

WHAT MAY BE COVERED

(If Caused by a Covered Peril)

If foundation damage is caused directly by a sudden and accidental event listed in the policy, coverage may apply.

Windstorms or Hail
If high winds or hail cause impact damage that leads to foundation movement.

Lightning Strike
If lightning strikes the home and causes foundation or structural damage.

Fire or Explosion
If a fire or explosion damages the structure and affects the foundation.

Vehicle Impact
If a vehicle impacts the home and causes foundation damage.

Sudden and Accidental Water Damage
Examples: burst pipes or an appliance leak that causes soil washout or foundation damage.

Coverage applies only if the covered event is the direct cause of the foundation damage.

WHAT IS TYPICALLY NOT COVERED

(Common Exclusions)

Most standard homeowners insurance policies do NOT cover **foundation damage caused** by:

Normal Settling or Soil Movement
Includes shrink/swell of clay soils, soil expansion or contraction, or natural settling over time.

Tree Roots
Damage caused by tree roots growing under or near the foundation.

Poor Drainage or Water Management
Improper grading, gutters, downspouts, or standing water around the home.

Lack of Maintenance
Failure to maintain the home, monitor moisture levels, or address small issues early.

Wear and Tear / Deterioration
Gradual deterioration, aging materials, or long-term conditions.

Earth Movement
Earthquakes, landslides, or earth movement are typically excluded (may require separate policy).

These exclusions are standard in most policies. Always confirm with your insurance carrier.

WHEN TO CONTACT YOUR INSURANCE CARRIER AND A FOUNDATION PROFESSIONAL

CONTACT YOUR INSURANCE CARRIER IF:

- You suspect a sudden event caused the damage (storm, fire, burst pipe, etc.).
- You have interior or exterior damage that may be covered.
- You need guidance on your policy and next steps.

CONTACT A FOUNDATION PROFESSIONAL IF:

- You notice signs of foundation movement or settling.
- The damage appears gradual or has been developing over time.
- You need an evaluation, repair recommendations, or a cost estimate.

WORK TOGETHER

In some cases, both your insurance carrier and a foundation professional may be needed to determine the cause of the damage and the appropriate next steps.

TIPS FOR HOMEOWNERS AND AGENTS

- ✓ Document damage with photos and notes as soon as possible.
- ✓ Report potential claims to your insurance carrier promptly.
- ✓ Avoid making permanent repairs before the claim is reviewed.
- ✓ Keep all records, estimates, and communications.
- ✓ Understand your policy—coverage, exclusions, and deductibles.

ADDITIONAL HOMEOWNER RESOURCES

EDUCATIONAL GUIDES
Maintenance, drainage, warning signs, and repair information.

REPAIR COST INFORMATION
Understand typical foundation repair costs in North Texas.

FREQUENTLY ASKED QUESTIONS
Answers to common foundation questions from local experts.

Knowledge helps protect your investment and your peace of mind.

Be informed. Ask the right questions. Protect your home. dfwfoundationrepairpros.com

This information is for general guidance only and does not modify your insurance policy.
Always consult your insurance carrier or policy documents for specific coverage details.