

Homeowners, flood, and wind and hail policies: know how they work

	Homeowners insurance	Flood insurance from the National Flood Insurance Program (NFIP)	Wind and hail insurance from the Texas Windstorm Insurance Association (TWIA)
What does the policy cover?	<ul style="list-style-type: none"> • Fire and lightning • Sudden and accidental release of water or smoke • Explosion • Theft • Vandalism, malicious mischief, riot, and civil commotion • Damage from aircraft and vehicles • Windstorm, hurricane, and hail (but not if you live on the Gulf Coast) 	Damages caused by flooding. NFIP has its own definition of a flood.	Damages caused by windstorm or hail
What damages does the policy not cover?	<ul style="list-style-type: none"> • Flooding • Continuous water leak • Mold removal, except to repair damage caused by a covered risk • Termites, insects, rats, or mice • Wear and tear • Earthquakes or earth movement • Wind or hail damage to trees and shrubs 	Damage caused by things other than floods	Damage caused by flooding, rain, or storm surge. Wind-driven rain is covered if it enters through an opening in your roof or wall that was caused by the direct force of wind or hail.
Who can get it?	Homeowners. There are other types of policies for renters, people who rent to others, condo owners, and commercial property owners.	Homeowners, renters, condo owners, people who rent to others, and commercial owners and renters.	Homeowners, mobile home owners, and commercial property owners in the 14 coastal counties and part of Harris County on Galveston Bay.
How do I buy it?	Call an agent. See sample rates and coverage comparisons on HelpInsure.com .	Call an agent or call NFIP at 888-FLOOD 29.	Call an agent.
Does it pay for additional living expenses (ALE)?	Yes	No	No, but you can add it to your policy.