



For example:

- Fire or Lightning
Smoke
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft and Vehicles
Falling Objects
- Vandalism or Theft
- Weight of Ice, Snow or Sleet
- Sudden Water Damage from
Breaking or Freezing of Pipes &
Appliances

Volcanic Action

- a. Volcanic Blast or airborne shock waves
- b. Ash or Dust
- c. Lava flow

Volcanic Action

Note:
Mud Flow (Lahar), Mud Slide and Earth Movement are **not covered**.

Catastrophic Exclusions:

- **Earthquake**
 - Earthquake
 - Volcanic related Tremors / Land Shock Waves

- **Other Earth Movement**
 - Landslide / Mud Slide
 - Sink Hole

- **Flood**
 - Overflow of Inland or Tidal Waters
 - Mud Flow or Lahar
 - Surface Waters covering 2+ properties
 - Tsunami

Solutions:

- Earthquake Endorsement on primary HO policy
- or
- Stand-Alone Earthquake Policy

Limited coverage availability through Lloyds of London

National Flood Insurance Program
Excess Flood Policies for coverage above \$250,000

Definition: Mud Flows (Lahars) v. Mud Slides

A Mud Flow is a flooding condition where a river of liquid and flowing mud moves on the surface of normally dry land areas. Mud Flows are different from Mud Slides, in which a dry or wet mass of earth or rock moves downhill. Though a flood may trigger a landslide (=Mud Slide), damage is caused by the falling mass of rock or earth, not the water.

Mud Flow (Lahar) is covered by Flood Insurance—Mud Slides are not.

Source: www.FloodSmart.gov

These are not the only exclusions on a standard homeowners' policy. Additional exclusions for non-catastrophic losses apply. This chart highlights the major natural disasters faced by most homeowners. Please read your policy and consult with your agent.