

## Does Home Insurance Cover The Water Heater?



Your home insurance usually covers water damage and damage to personal belongings caused by the heater, but it may not cover the repair or replacement of your water heater. The coverage is valid as long as your policy covers the event that caused the damage. Home insurance does not cover water heater damages or replacement costs caused by neglect or poor maintenance. However, some insurance companies offer additional equipment breakdown coverage for appliance repairs and replacements by the best **HVAC Company in Sacramento**. You can contact your insurance agent to determine if this coverage is available.

### Here's everything you need to know.

If your water heater leaks and ruins your basement floor, your homeowners' policy would cover the damage, paying for new flooring and replacing damaged furniture. However, the coverage would not include paying for water heater repairs or replacement unless you've added equipment breakdown coverage to your policy.

Since the water heater's basic lifespan is typically ten years, your claim may be rejected or only partially covered if your water heater is old and has outdated malfunctioning hardware.

After you submit a claim, an insurance claims adjuster may examine the water heater and conclude that it is no longer serviceable due to wear and tear. If the leak has been there for several days or weeks without your knowledge or prompt action, you may not be eligible for any coverage.

It's critical to schedule a water heater inspection every couple of months since a slow leak may cost a lot in water-damage repairs. The experts will guide you on [water heater installation in Sacramento](#).

## What Circumstances Are Covered Under Home Insurance?

Your home insurance covers the replacement cost of the water heater damaged by a covered risk, such as a fire or hurricane. Other perils that are covered include:

- Tornadoes
- Lightning strikes
- Wind damage
- Vandalism
- Burglary

You won't be covered by house insurance for appliance failure. Instead, purchase a water heater with a home warranty or extended warranty. So, you can receive compensation to remove the water and replace any flooring or furniture damaged.

## Conclusion

Regular maintenance and inspection ensure the longevity of your water heater. Consulting with licensed experts can help you make an informed choice. Professionals ensure the smooth functioning of your appliances to protect you against expensive repairs in the future. Moreover, you can buy a water heater with an extended home warranty. Warranties protect against wear and tear your insurance policy doesn't cover.

\*\*\*\*\*Source\*\*\*\*\*

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