

# WHAT'S NOT COVERED



**FLOOD DAMAGE**



**EARTH MOVEMENT**  
(EARTHQUAKES, MUDSLIDES, ETC.)



**SEWER OR DRAIN  
BACKUP**



**PEST INFESTATIONS**



**MOLD (UNLESS TIED  
TO A COVERED EVENT)**



**HIGH-VALUE ITEMS**  
(JEWELRY, ART, ETC.)



**HOME BUSINESS  
PROPERTY**



**WAR OR GOVERNMENT  
ACTIONS**

