

Homeowners' Insurance & Biohazards

When Crime Scene Cleaners are responding to traumatic incidents, they are often met with questions about whether or not homeowners' insurance can cover the remediation work. Filing a claim can often be the most viable option for a biohazard incident that happens at home, but coverage depends entirely on the type of policy in place and the structural damage involved.

There are a few important components that are unique to each policy that can help determine whether or not a biohazard incident will be covered:

- The deductible amount
- Coverage Types (A B C & D)
- Coverage Limits
- Covered Perils

The deductible is what the homeowner pays out of pocket before the insurance coverage amount kicks in. This can be anywhere from \$100 to \$5,000 dollars depending on the policy. Typically—the lower the monthly premium, the higher the deductible. If a remediation quote along with any other repair quotes fall under the deductible amount, it may not be worth filing a claim. If the remediation quote is well over deductible as well as repairs—filing a claim may be in the best interest of the homeowner or family.

The most common coverage types are A B C and D, which can be found on an insurance policy's declarations page. Coverage A protects the dwelling and any attached structures, such as a connected garage, deck or fencing. Coverage B represents detached structures, like a separated garage, shed or a gazebo. Coverage C represents personal property, such as furniture, electronics, tools or clothing. Coverage D represents a cost-of-living reimbursement due to the property being uninhabitable due to damages. This includes things like overnight stays at hotels, meals, or storage use. All policies at minimum have dwelling coverage A, but not every policy has B C or D—these types of coverage are typically determined by the policyholder.

A coverage limit is the maximum amount insurance will pay out for a claim on the policy. At minimum, the dwelling coverage limit should be equal to the amount it would require to rebuild the home in the event it was destroyed by a covered peril.

A peril is an event that may damage your home or belongings, such as a fire or a break-in. For biohazard purposes, this can also be a death. Each insurance policy has perils listed throughout these types of coverages. Some policies are named perils only—meaning that only the written risks in the policy are covered. Some are all peril policies—meaning that they include an umbrella of general coverage unless specifically excluded.

With all of this in mind, looking at an insurance declarations page can help determine the likelihood of coverages for each unique circumstance. A best-case scenario would be that the insurance policy or declarations page is readily available to look over after an incident occurs. The more likely scenario is that insurance information is not readily available or family members are searching for insurance

information on behalf of an absent or deceased relative. Crime Scene Cleaners are often tasked with searching for paperwork, mail or other clues in cases where insurance information is missing.

Reaper Clean, Fresno's local Biohazard Remediation Specialists, recently responded to a decomposition situation with active homeowners' insurance but no paperwork to determine the company or extent of coverage. The family provided some necessary information to the team, and after a few hours of calling around to different insurance companies, the team found the policy. A claim was filed on behalf of the family and all of the job details and scope of work regarding the incident were sent over to the adjuster. Within 24 hours it was determined that there was a \$5000 deductible, and that there was enough dwelling coverage for the remediation of the affected carpet, padding, and subfloor damage from the physical biohazard. However, this policy also explicitly excluded air-borne pathogens, which meant that remediating any of the surrounding areas affected by odor were not included in the coverages.

For more information about Reaper Clean, go to www.reaperclean.com, email onthescene@reaperclean.com, or follow on Facebook, Instagram, or Tiktok @reaper_clean.