Does homeowners insurance pay for maintenance repairs?

Read on to find out what your insurance could help you with in terms of home repairs.

With homeowners insurance, you're helping protect your home from the unexpected. The coverage is generally for your home, the personal property within the home and other structures. Your coverage typically includes personal liability, medical payments and additional living expenses should a loss occur that renders your home to be uninhabitable. Just like an automobile, your home requires year-round maintenance for updates such as painting, staining or a room remodel that's not covered under the policy. If you have a home warranty, it usually covers appliances and home systems during normal use.

When can I use insurance for home repairs?

When you experience a loss that's covered under your policy, those repairs would be paid by your insurance coverage. Insurance typically covers the following damage:

- Fire or smoke
- Windstorm
- Hail
- Snow or ice
- Explosion
- Freezing of plumbing
- Vandalism

What do home warranty plans cover?

Home warranty plans, sometimes referred to as home repair insurance, typically cover:

- Appliances
- Electrical systems
- Plumbing
- Air conditioning
- Furnaces

What is considered home maintenance?

As the owner of a property, upkeep is needed for daily living. Depending on the wear and tear on a home, some homes may need ongoing maintenance throughout the year. You can tackle some projects yourself, but others might require a professional. Do your research to help you make that decision.

The following are examples of home maintenance:

- Replacing doorknobs
- Repainting walls
- Changing the carpet
- Cleaning gutters
- Cleaning the dryer vent
- Caulking windows
- Staining decks
- Sweeping the chimney
- Maintaining the garage door
- Cleaning the septic tank

As large appliances and home systems get older or wear out, it's not unusual to replace them. These items may include:

- Refrigerator
- Dishwasher
- Stove/cooktop/oven
- Air conditioner
- Furnace
- Water heater