

Insurance coverage can be squirrely...

So what happens if an enterprising squirrel enters your home in some manner and causes damage to woodwork, drapes, and your imported oak dining room table—is it covered? *Unfortunately, probably not.*

Typically there are two policy exclusions to deal with in such cases involving animals. The **first** eliminates coverage for damages caused by “animals owned or kept by an insured.” That means if Fido gets mad because you left him alone without remembering to fill his food bowl and decides to chew up 5 pairs of your \$800 Italian loafers, you are just outta luck.

The **second** eliminates damage caused by “birds, vermin, rodents, and insects.” Since a squirrel is either a rodent or a vermin, the damage it does is not covered.

What about other animals, not owned or kept by you, and not a bird, vermin, rodent or insect, let’s say for example a deer, a coyote, or a bear?

The good news is that with the broadest Homeowners form, the HO5, you are more likely have coverage, because such damage is not excluded.

If you live in an area which you share with a diverse number of God’s creatures, you may want to consider making sure you have the broadest coverage form you can find, like the HO5.

You can’t do anything about Fido, but you can get help for damages by Bambi, Wiley Coyote, and Winnie the Pooh, and possibly even Pepe LePew!

Patti Sullivan and Jessica Borja-Chavez, two key members of the Archway Personal Risk Services team contributed to this article