

# HOME MATTERS

Loss prevention tips for all your home matters provided by: **Marshall & Sterling**

## Framing the Situation

Part of the benefit of being a homeowner is being able to entertain friends, family and other guests. But what happens when something goes wrong and a guest causes damage? While in a perfect world the guest would apologize and offer to cover the damage, the reality of the situation can be much more complicated.

## WHEN A GUEST CAUSES DAMAGE

When damage to your property occurs, you may wonder, “Does my homeowners policy cover damage caused by my guests?” In general, the answer is yes. However, the real question you should be asking yourself is “Do I want to use my homeowners’ policy to cover damage caused by my guests?”

The answer to this question can be much more complicated. Your guests are responsible for the costs involved with fixing any damage they cause. By instead using your homeowners’ policy to cover the damage, you may end up costing yourself in the long run in the form of increased rates and premiums.

What is covered under homeowners’ insurance can vary from policy to policy. You should review your policy for any situations excluded from coverage. Things to watch out for:

- Your policy may only cover the house or structure, meaning things like walls and floors.
- Coverage may apply only to accidental damage.

Never wonder if you have the appropriate coverage for a certain situation—always consult your policy to make sure you and your family have the protection you need. When questions arise, contact Marshall & Sterling, Inc. for answers.

## Guest Liability

When a guest gets hurt on your property as a result of a danger they were not warned about, you are liable for their injuries. However, if a guest damages your property they, not you, are liable for the cost to fix it. Dealing with friends or family who are reluctant to pay for damages can be a sticky situation, but they do have a legal responsibility to reimburse you for the costs you incur. If they refuse to pay, you may have grounds for legal action.

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