

## [Water water everywhere...and not a drop of coverage?](#)

We're not there yet, but we're getting close, and UP is trying to stop the trend.

It's commonly known that you have to buy separate coverage for flood damage because it's been excluded under most property policies for a long time. But water damage from broken pipes? That's covered, right...right?

Check your homeowner's or renters' policy today. At least one popular insurer has changed its policy to say; 1. Water Damage. We do not insure loss or damage consisting of, composed of or which is water damage, except as covered under Section I - Extensions of Coverage, Limited Water Coverage and unless if by fire or lightning. There is some water damage in this policy, but it's buried in twisted legalese.

UP is working to make it easier for consumers to shop and compare what's covered before buying. As things stand - it's almost impossible to do that today, yet the way coverage is shrinking it's more important than ever.

To read past Tips of the Month, [click here](#).

Is there an insurance topic that you want to know more about?

Let us know, and it may become our next Tip of the Month!  
([click here to submit your idea.](#))