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### 10 Unusual Things Insurance Covers

*You may be surprised to learn what your policy covers*

LOCATION, DATE – It’s an undeniably bad day when a car crashes into your garden wall or a power surge destroys your air conditioner on a 90-degree day. But there could be a silver lining to your stroke of bad fortune: Your insurance might just cover some of the damages.

“It’s a good idea to review your insurance policies so you know what coverage you have and if an unusual mishap will be covered,” said [INSERT INSURANCE EXECUTIVE NAME/TITLE] with AAA [INSERT CLUB].

Here are some of the more unusual things your auto, homeowners or renters policy might cover:

1. **Identity theft.** Millions of people are victims of identity theft every year. With an optional endorsement on your policy, your insurance may cover identity theft expenses up to a predetermined limit. These expenses may include reasonable attorney fees and earnings lost due to time taken off work to resolve the issue.
2. **Dog bites.** According to the Insurance Information Institute (I.I.I.), dog bites and other dog-related injury claims account for more than a third of homeowners’ insurance claim dollars. Your homeowners or renters policy may cover dog bite liability expenses up to the liability limits, however dog bite claims from dogs with prior bite history and/or breeds that are classified as vicious are not covered.
3. **Spoiled food.** If an unexpected power outage occurs, food that spoils in your freezer and refrigerator may be covered under your homeowners policy, but the amount will likely vary from state to state.
4. **Student possessions.** If your children are students and live in a college dorm, their possessions may be covered by your homeowners or renters insurance policy. However, if they live in an off-campus apartment, they must have their own renters insurance.
5. **Pothole damage.** If you have collision coverage, damage to your car from hitting a pothole may be covered. Collision coverage is typically optional, so be sure to contact your insurance agent to ensure you have the coverage you need.

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1. **Tombstones/grave markers.** Your homeowners policy may cover vandalism or damage to tombstones or grave markers, which are considered to be personal valuables.
2. **Lost wages.** If available in your state, Personal Injury Protection (PIP) on your auto insurance policy can be used to recover a portion of lost wages if you’re involved in an auto accident injury that causes you to miss work.
3. **Lightning strikes.** The I.I.I. states that lightning strikes caused more than $900 million in insured losses in 2018. If your home is partially or entirely destroyed by lightning-caused fire, the damage may be covered by a homeowners policy. Electronic equipment such as computers, televisions and refrigerators that are damaged by lightning strikes could also be covered. Lightning also strikes autos, causing fires and damage to electrical systems, both of which may be covered by your comprehensive policy.
4. **Riots.** While rare, riots do happen. A homeowners or renters policy may cover damage to your home and possessions caused by rioting. If you have comprehensive auto insurance, damage to your car may be covered as well.
5. **Aircraft crashes into house.** Although the chances of it happening are slim, aircraft occasionally crashes into homes. The damage may be covered.

To find out more about homeowners, renters or auto insurance, call your AAA agent or [INSERT INSURANCE CUSTOMER SERVICE PHONE NUMBER] to see what discounts you may be eligible for and what type of coverage you might need.

[INSERT CLUB BOILERPLATE]

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