

# Civil disorders and insurance

Is property damage caused by riot, civil commotion and vandalism covered by standard insurance policies?

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When violent protests break out, home, business and car owners are often—and rightly—concerned about damage to their property.

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Property damage caused by riot, civil commotion and vandalism are generally covered under standard auto, business, and homeowners insurance policies. Depending on the nature of the property, there are several types of insurance coverages available to protect vehicles, businesses or homes from most forms of civil commotion.

## Homeowners insurance

Standard homeowners policies will cover damage to the property caused by fire, an explosion, a riot or civil commotion, vandalism or malicious mischief. This would include coverage to the structure of the home, as well as any personal possessions. If you cannot live at your home because it was damaged by an insured disaster, standard home (and renters insurance policies) provide coverage for additional living expenses (ALE). This pays for the cost of living away from home above and beyond traditional expenses. For instance, ALE covers hotel bills and restaurant meals incurred while a home is being repaired or rebuilt.

## Auto insurance

Damage to cars is covered under the optional comprehensive portion of an auto policy. This provides reimbursement for damage to the vehicle and its contents caused by fire, falling objects, vandalism or riot. Comprehensive coverage will also reimburse a policyholder if a windshield is cracked or shattered. Some companies offer glass coverage without a deductible. Approximately three-quarters of U.S. drivers chose to buy this optional coverage as part of their auto insurance policy.

## Business insurance

Damage to the physical part of a business and its contents that is caused by fire, riots, civil commotion or vandalism is generally covered under a standard Business Owners Policy (also known as a BOP). Some businesses purchase coverage for plate glass windows separately.

Businesses that are forced to suspend operations or limit hours due to rioting may have coverage for the loss of income under business income insurance—also known as business interruption insurance. However, this is only triggered if there is direct physical damage to the premises.

A “civil authority provision” in a business policy provides coverage for lost income and extra expenses in the event the police department or fire department bars access to a specific area as a result of direct physical damage caused to a nearby business by a riot or civil commotion.

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***Triple-I Policy: Industry Is Built on Trust and Fairness***

*As part of an industry dedicated to helping support those in times of need, the Insurance Information Institute (Triple-I) extends its deepest sympathies to all those impacted by recent acts of injustice and violence. The insurance industry is built on a foundation of trust and*

*fairness, and there can be no tolerance for racial discrimination in any form.*

*Insurance customers should know that the industry is already actively working to help pay claims so that communities are able to rebuild when it is time. Insurers take pride in keeping their promises to the neighborhoods they serve and being there in moments of need.*

*In our work, the Triple-I has seen firsthand the resilience, compassion, and commitment of communities across the country in times of tragedy and grief. Today and every day, we want to help foster unity and support the communities insurers serve and contribute to real, positive change.*

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