

## Things Insurance May Not Cover

Insurance has its limitations, and there may be some work that needs to be done or wanted that insurance will not cover. These items can include but are not limited to:

Pre-existing issues or Pre-existing damages

More than one coat of paint/stain on existing building materials \*

Changing the paint colors

Filling holes in drywall that was not replaced.

Any *upgrades* you choose to do.

Change orders

Repair of broken plumbing or appliances \*

Final cleaning of the property \*

Hours of supervising Project Management \*

HVAC / Duct Cleaning \*

Replacement of fixtures and hardware. \*

Baseboard changes due to flooring type or floor height differences.

Countertops that are not damaged, even if cabinets are removed. \*

Current building code compliances *unless you have a coverage in your policy.* \*