



FACT SHEET

Animal Damage Repair & Your Homeowners Insurance

Thank you for choosing Critter Control to be your wildlife removal and wild animal damage repair service provider. Critter Control is a full service company committed to providing you with superior service. As such, we feel an obligation to point out an often overlooked avenue of possible financial relief from the cost of your animal damage repairs and related problems. Very few homeowners are aware that their Homeowner's Insurance policy may cover the costs of repairing damage caused by wild animals.

There is a pretty good chance that damage to your home will be covered if it is caused by a wild animal such as a raccoon or skunk. Many policies exclude damage from rodents. However, in some cases, it might even be successfully argued that repairs to damage caused by squirrels should be covered by homeowner's insurance because squirrels are often defined as game animals under state law and not rodents.

In addition to repairing the structural damage caused by wild animals, your homeowner's insurance may also provide for the removal and replacement of soiled or contaminated insulation as well as matted insulation that might result in dry wall damage due to cold spots. Water damage to insured personal property that results from leaks caused by wild animals is likely covered. And your homeowner's insurance may provide for deodorizing your home and dry cleaning your clothes where skunks, dead animals or other wildlife have caused lingering unpleasant or offensive odors in your home.

According to the National Association of Insurance Commissioners 84.2% of all US homeowners have an HO-3 type policy. This is the type of policy that will most likely pay for the repair of damage caused by wild animals other than rodents. We encourage you to check with your insurance company regarding your coverage no matter which species of wild animal has caused your property damage.

Please feel free to have your insurance agent contact us. We will be glad to work with him or her for your benefit.