

Homeowners Insurance

What is 'Loss of Use' coverage?

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Loss of Use (or Coverage D) is the portion of a standard **home insurance** policy that protects you in the event that your home is destroyed or damaged by a covered peril and you must seek other living arrangements while repairs are made. Loss of use coverage can help reimburse you for hotel, restaurant and other living expenses you may incur during a specified time period as a result of your home being uninhabitable. The purpose of this coverage is to help you maintain your standard of living in the event of a disaster.

Most standard home insurance policies will provide Loss of Use protection up to 20% of your dwelling coverage limit. Meaning, if you have \$100,000 worth of dwelling coverage, your loss of use coverage would be approximately \$20,000. Talk to your home insurance agent for specific coverage information on your policy.

It's important to remember to file a claim and get approval from a carrier before you start to use this coverage. You should also ask whether any time limits apply.

Protect your home and reduce your risk

Though your Loss of Use coverage can help you get back on your feet after your home becomes damaged, it's better if you don't suffer damage from a covered peril in the first place.

Take a look at our **FAQs** page to see questions that have been posted by our customers for tips and tricks that may help you prepare for unexpected claims.

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Other home insurance coverages in a standard policy:

A standard home insurance policy generally includes the following six main forms of coverage. Because Loss of Use isn't used as often as other types of protection such as dwelling or personal property, it is sometimes forgotten.

Make it a point to familiarize yourself with all major forms of coverage now. That way, you can receive the protection you need when there's a problem.

Coverage A- **Dwelling**

Coverage B- **Other Structures on Your Property**

Coverage C- **Personal Property/Contents**

Coverage D- **Loss of Use**

Coverage E- **Personal Liability Protection**

Coverage F- **Medical Payments**

Coverage, Home Insurance

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