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**Indiana Department of  
Insurance**

# News Release

## **Department of Insurance Warns Damage from Fireworks During Ban May Not Be Covered by Insurance**

Indianapolis, IN, July 2, 2012:

Insurance Commissioner Stephen W. Robertson is warning Hoosier homeowners and renters that accidental damage caused by fireworks that are banned in their counties may not be covered by their homeowners or renters insurance policies. Many insurance policies contain provisions disclaiming coverage for illegal acts committed by the insured. However, consumers who experience injury or property damage due to another person's use of fireworks may be able to claim benefits under their homeowners or renters coverage.

"Fireworks are a Fourth of July tradition, but using them this year could cause a devastating loss to an individual," said Commissioner Robertson. "If someone using fireworks accidentally starts a fire, to their own property or that of their neighbors, they may not be able to turn to their insurance company for reimbursement. I encourage people to consider the consequences before using fireworks this year."

According to the National Fire Protection Association, more fires are reported nationwide on Independence Day than any other day of the year. In 2010 alone, Independence Day fires resulted in eight reported deaths and \$36 million in direct property damage.

Consumers are encouraged to read their policies and contact their insurance agent with questions. Anyone having problems with claims should contact the Indiana Department of Insurance at (800) 622-4461, or [www.in.gov/idoi](http://www.in.gov/idoi).