



Thanksgiving Mishaps Covered by Homeowners Insurance: Insurance.com Report

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Pass the gravy and fire extinguisher: more than three-quarters of Thanksgiving blazes are caused by cooking

Foster City, CA – November 18, 2021 – [Insurance.com](https://www.insurance.com), the leading online resource for home, auto, health and life insurance for more than 20 years, identifies common holiday season calamities and explains how homeowner policies can cover a big piece of the burnt pie should something go awry in: [Thanksgiving 2021: How Insurance Covers a Cornucopia of Fiascos](#).

Holiday spikes in homeowner troubles include:

- Home cooking fires—76.5% of Thanksgiving fires are the result of cooking
- Food poisoning—standard liability limits of \$100,000 may be inadequate for medical, lost wages, pain and suffering associated with food poisoning
- Intoxicated guests—Thanksgiving is historically the second-highest day of the year for road fatalities.

“No one plans on a guest leaving their home and causing a drunk-driving crash, but unfortunately, it does happen,” cautions Les Masterson, editorial director for Insurance.com. “In some states, hosts are held responsible when they have over-served alcohol to a guest who later causes a drunk-driving crash. A [homeowner’s policy](#) includes liability coverage that can protect hosts and their guests by paying for medical costs, property damage and legal fees, if necessary.”

Insurance.com’s guide to holiday insurance protection details serious issues that can happen during this season, regardless of the size of the gathering. Experts advise on how homeowners can minimize their risks and explain how insurance coverage can assist if problems occur.

Masterson is available to answer questions about what is and isn’t likely to be covered by insurance this holiday season and advice on how to [shop for home insurance](#).

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