

Ohio Insurance Expert Ryan Ingram Shows the Crack in the Insurance Policy for Homeowners

Does homeowners insurance cover foundation damage?

Dayton, Ohio Jan 2, 2026 (IssueWire.com) - Ryan Ingram, with Ingram Insurance, is an insurance expert from Ohio who has been working in the field for a long time. He is currently issuing a critical warning to homeowners. According to Ingram, the standard homeowners' insurance policy likely does not cover the most common types of foundation failure. Recent data reveals a significant "knowledge gap" in the market, but more than 96% of homeowners assume their policy protects the literal foundation of their investment, which is quite the opposite of what can actually happen. Most policies are designed to cover "sudden and accidental" damage, leaving homeowners vulnerable to the most frequent cause of foundation issues, such as undetected hydrostatic pressure and ground water seepage.

Standard policies typically cover [foundation damage](#) only if it is caused by a "Covered Peril," such as a fire or an explosion. However, there should be a critical distinction between peril and maintenance because the silent killers of a home's structural integrity are excluded in this case. Slow leaks or water pressing against the foundation can take place over months or years. Issues or earth movement like settling, shrinking, or expanding soil are also quite common in Ohio's clay-rich ground. The insurance does not cover the damage occurring over time due to a lack of preventative maintenance, such as termite or rot.

Ryan Ingram has witnessed much tragedy for the homeowners, such as a family discovering a \$30,000 crack in their basement, only to find out their insurance claim is denied because the damage was considered 'preventable' or 'gradual.'" He is now helping homeowners to protect their equity with three immediate steps, namely, Reviewing Riders, checking for 'Earth Movement' Coverage, and auditing Annual Foundation. It would also be beneficial to review [water damage vs flooding](#). Ingram Insurance can help to catch the "micro-cracks" before they become structural failures. To check the current policy's structural exclusions, visit Ingram Insurance at <http://insuredbyingram.com>.

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