The present continuous tense is used to talk about temporary situations. To talk about more long-lasting or permanent situations we use the simple present tense.

Compare:

She lives with her husband and in-laws. (Here we use the simple present tense to talk about a permanent situation)

She is living with her sister at the moment. (Here we use the present continuous tense to talk about a temporary situation.)

Why is she standing at the gate? (NOT Why does she stand at the gate?) (Temporary situation)

An old temple stands on the hill. (NOT An old temple is standing on the hill.) (Permanent situation)

Repeated actions

The present continuous tense can be used to talk about repeated actions and events that are happening around the moment of speaking.

Why are you throwing stones at the dog?

Why is he hitting the boy?

We use the simple present tense to talk about repeated actions and situations that are not connected to the moment of speaking.

My sister lives in Chennai. I visit her about twice a year. (NOT I am visiting her about twice a year.)

Feel, hurt, ache etc.

Some verbs (e.g. feel, hurt, ache) can be used in simple present or present continuous tenses without any difference of meaning.

I feel fine. OR I am feeling fine.

My tooth aches. OR My tooth is aching.

Verbs not used in the present continuous tenses

Some verbs are not used in continuous forms. Most of these non-continuous verbs refer to
mental or emotional states. Common examples are: believe, doubt, imagine, know, like, dislike, love, hate, prefer, realize, recognize, remember, suppose, understand, want and wish