4 top home insurance claims examples and how to prevent them.



Home ownership comes with joys and sometimes distress. When accidents and disasters strike, you may need to file a home claim to restore things back to normal.

Our experts have seen it all. So, we're sharing four of the top homeowners claims examples and tips to protect your space – starting today.

1. Wind and hail. Damage from tornadoes, high winds, hurricanes, thunderstorms, and hail is one of the top homeowners insurance claims examples.

> **What you can do:** Trim low-hanging or dead branches that could damage your home's roof, siding, or windows. Put trash cans, ladders, lawn equipment, bikes, and home project items in a garage or protected area so debris doesn't blow into your home and cause damage.

2. Fire and lightning damage. Fire and lightning claims are frequent and can be costly. But you can help reduce the risk by assessing your space and risks.

> **What you can do:** Start with surge protection and outlet safety. Use extension cords sparingly, and never plug one extension cord into another. Avoid using space heaters as they can increase fire risk, and keep things like curtains and furniture a safe distance away from baseboard heating.
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> Outlet safety is especially important during storms. Did you know a lightning bolt's temperature can reach 50,000 degrees? If your home is struck during a storm, there could be a power surge which could lead to fire. To stay safe, unplug devices before storms roll in.

3. Water damage and freezing. Whether it's from rain, a burst pipe, or a leak, water damage is a frequent home insurance claim.

> **What you can do:** Inspect hoses and faucets regularly, including those that connect to the dishwasher, washing machine, and refrigerator. Also inspect your sump pump annually. In the bathrooms, caulk around showers and bathtubs to prevent leaks. Outdoors, clean out gutters and ensure downspouts drain an adequate distance away from the house, and plant trees away from the house to prevent root damage to the foundation, underground pipes, septic tanks, and sprinkler lines.

4. Theft and vandalism. The FBI reported more than 1.1 million burglaries in the U.S. in 2019 – making home theft a top reason for home claims.

> **What you can do:** To start, read our 11 effective tips for home theft prevention. Install home security cameras or alarms. Keep windows and doors locked, and keep the exterior of your home well lit. If you're traveling, have a neighbor keep an eye on your property. Additionally, keeping a list of big-ticket items in your home, along with receipts and photos, can help expedite the claims process.

Need to file one of these common home claims? Our experts are here to help. We stand behind our fast, fair claims service and are available around the clock. Have a question about home insurance coverage? Talk to one of our local, independent agents today.