Top Home Claims of 2023 and How to Avoid Them for 2024.



As we start a new year, we're sharing our top home insurance claims that affected homeowners in 2023. From unexpected disasters to common household mishaps, understanding these trends can empower homeowners to take proactive measures in 2024.

What four claims topped the charts? We're breaking them down and giving you tips to steer clear in the year ahead.

Top home claim of 2023: Fires
To help avoid a fire claim in 2024 …

- Dispose of cigarette butts only in an ashtray or marked receptacle. When cigarettes aren't fully extinguished or are thrown in trash cans, they can lead to larger fires.
- Never overload an outlet or power strip. With more and more people working from home, it's your job to inspect your outlets for damage and keep them at a safe capacity.
- Ensure you have fire extinguishers handy on every level of your home. Check that they're in working order and that everyone knows how to use them.
- Inspect your smoke detectors regularly. Run a test on them to ensure the lights and alarms are working and change the batteries with every changing season.
- Clean your dryer's lint trap after every load. In addition, vacuum your dryer vent a few times each year.

Top home claim of 2023: Dog bites
Follow these tips to help prevent dog bite claims in the coming year …

- Keep your dog on a leash anytime you're in public, whether you're walking in the neighborhood, in a park, or at a place of business.
- Ensure your dogs are secured at home, ideally with a physical fence around your property.
- If you are using a tie-out or electric fence for your dog, make sure you are supervising the dog, too. Invisible fences may keep your dog from leaving, but they won't keep others from entering your property. If a child steps into your yard to pet the dog and is bitten, or if a delivery person arrives and is attacked, there may still be liability under "strict liability" dog bite laws in many states.
- Know your guests … and your pet. If your dog acts excited or unpredictable when company arrives, be cognizant of who you have over and what situations you do and don't want to put your dog in.
- If you are expecting a delivery, secure your dog or put it in another room before answering the door.

Top home claim of 2023: Wind and hail
To avoid this claim in 2024 …

- Inspect the trees around your home's exterior. If high winds could cause the branches to scrape, fall, or damage your home, get them trimmed back.
- Do a thorough check of the exterior of your house. Complete maintenance to prepare for storm conditions, like securing loose siding or shingles, sealing gaps in doors or windows, and weatherstripping entrances.
- Have your roof inspected by a qualified representative. They'll help patch potential leaks and identify other issues before they arise.
- Consider changing out your existing shingles with options that have higher impact ratings and help resist the effects of storm damage.
- Secure patio furniture and other outdoor equipment that could be overturned or thrown during storm conditions. Reinforcing them or putting them indoors will help reduce damage to your property and the property around you.
- Park vehicles in garages/sheds or under overhead structures, such as parking garages or carports.

Top home claim of 2023: Water
To reduce the risk of water claims in the coming year …

- Install water leak detector alarms to minimize leaks. These are especially effective for vacation homes or other properties that aren't used year-round.
- Have aging plumbing fixtures inspected by a qualified professional. Things like sump pumps can fail due to blocked floats, defects, wear, etc., so having them inspected is essential.

We're here to help you avoid disaster, damage, and home insurance claims. But if the unexpected happens and you do have to file a claim, you can rest assured knowing our claims are fast, fair, and available for filing around the clock. Want to learn more? Talk to one of our local, independent agents today.

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