



Top Five Ways Things Can Go Wrong

We analyzed five years of home claim data to uncover the most common and most expensive causes of damage.¹ Review the prevention tips below to learn how to prepare and prevent losses before they happen.

Table of Contents

NATIONAL RISKS

CHARLOTTE RISKS

CHICAGO RISKS

ST. LOUIS RISKS

DENVER RISKS

SPRING RISKS

SUMMER RISKS

FALL RISKS

WINTER RISKS

NATIONAL RISKS

Most Common

Wind – 26%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

Tornadoes, hurricanes and severe windstorms all pack a punch that can lead to devastating home and property losses. Take precautions to keep your family and your home as safe as possible.

PREVENT

Pruning trees, protecting windows and strengthening structures are among the many ways you can prevent damage from high velocity windstorms.

[Tips on how to be ready for a hurricane](#)

PREPARE

Tornadoes can hit anytime, anywhere. Having a written plan of what to do and practicing regular drills can be a lifesaver for you and your family.

[Find out about tornado safety measures](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Non-Weather Water – 23%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

PREVENT

Maintaining plumbing and appliances and installing water sensors are essential to protecting your home from water damage.

[Learn how to help prevent water damage](#)
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PREPARE

Knowing where your home's main water shut-off valve is located can make all the difference in the case of an emergency.

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Hail – 18%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

[Learn how to minimize hail damage](#)

PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

[Get tips to prepare your home for hail](#)

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Weather-Related Water – 12%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

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PREVENT

Is your property able to handle the runoff from summer storms or winter thaws? Do you know how to prevent ice dams?

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Keeping your sump pump in top working order can help prevent water damage to your basement.

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Theft – 8%

Break-ins may result in both personal property losses and property damage.

Though theft occurs much less frequently than other causes of homeowner loss, it's among the top five most common. Protect yourself from becoming a victim. Here are specific steps you can take to help keep you, your family and home safe and more secure.

PREVENT

Lighting. Landscaping. Neighbors. Police. Each can play a role in helping you protect your home from being burglarized.

[Get tips on securing your home](#)

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[Follow these SAFE security steps](#)

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[Return to Start](#)

Most Expensive

Fire – 28%

Electrical, cooking, wildfire and other sources can put homes at risk for fire.

While fire and smoke may not be the most frequent causes of home damage, they are consistently among the most expensive.² Taking smart precautions goes a long way toward keeping your family and home safe.

PREVENT

There are many ways to avoid home fires – from being careful when you cook to making sure your clothes dryer is vented properly.

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Wind – 17%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

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CHARLOTTE RISKS

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Hail – 16%

Hail typically damages roofs, but may also harm windows, siding and more.

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PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

[Learn how to minimize hail damage](#)

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Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

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Theft – 11%

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Lighting. Landscaping. Neighbors. Police. Each can play a role in helping you protect your home from being burglarized.

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Most Expensive

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Fire – 21%

Electrical, cooking, wildfire and other sources can put homes at risk for fire.

While fire and smoke may not be the most frequent causes of home damage, they are consistently among the most expensive.³ Taking smart precautions goes a long way toward keeping your family and home safe.

PREVENT

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Hail – 17%

Hail typically damages roofs, but may also harm windows, siding and more.

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PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

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Theft – 5%

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CHICAGO RISKS

Most Common

Non-Weather Water – 33%

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Weather-Related Water – 22%

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Wind – 10%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

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Hail – 5%

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PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

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Most Expensive

Fire – 31%

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Wind – 6%

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ST. LOUIS RISKS

Most Common

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Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

[Get tips to prepare your home for hail](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Fire – 20%

Electrical, cooking, wildfire and other sources can put homes at risk for fire.

While fire and smoke may not be the most frequent causes of home damage, they are consistently among the most expensive.⁵ Taking smart precautions goes a long way toward keeping your family and home safe.

PREVENT

There are many ways to avoid home fires – from being careful when you cook to making sure your clothes dryer is vented properly.

[Learn how to prevent fire damage](#)

PREPARE

Having fire extinguishers handy can help you fight small fires in your home. Should a larger fire break out, a well-planned escape route can save lives.

[Learn how to create an evacuation plan](#)

[Choose the right fire extinguisher](#)

INSURE

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[Learn more about homeowners insurance](#)

Non-Weather Water – 14%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

PREVENT

Maintaining plumbing and appliances and installing water sensors are essential to protecting your home from water damage.

[Learn how to help prevent water damage](#)

[Find information on water sensors here](#)

PREPARE

Knowing where your home's main water shut-off valve is located can make all the difference in the case of an emergency.

[Get tips on water emergency preparedness](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Wind – 13%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

Tornadoes, hurricanes and severe windstorms all pack a punch that can lead to devastating home and property losses. Take precautions to keep your family and your home as safe as possible.

PREVENT

Pruning trees, protecting windows and strengthening structures are among the many ways you can prevent damage from high velocity windstorms.

[Tips on how to be ready for a hurricane](#)

PREPARE

Tornadoes can hit anytime, anywhere. Having a written plan of what to do and practicing regular drills can be a lifesaver for you and your family.

[Find out about tornado safety measures](#)

INSURE

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[Learn more about homeowners insurance](#)

Theft – 8%

Break-ins may result in both personal property losses and property damage.

Though theft occurs much less frequently than other causes of homeowner loss, it's among the top five most common. Protect yourself from becoming a victim. Here are specific steps you can take to help keep you, your family and home safe and more secure.

PREVENT

Lighting. Landscaping. Neighbors. Police. Each can play a role in helping you protect your home from being burglarized.

[Get tips on securing your home](#)

PREPARE

Make this three-minute security checklist a part of your daily routine to lessen the chance that your home will be targeted by thieves.

[Follow these SAFE security steps](#)

INSURE

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[Learn more about homeowners insurance](#)

[Return to Start](#)

DENVER RISKS

Most Common

Hail – 53%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

[Learn how to minimize hail damage](#)

PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

[Get tips to prepare your home for hail](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Non-Weather Water – 16%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

PREVENT

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PREPARE

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[Get tips on water emergency preparedness](#)

INSURE

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[Learn more about homeowners insurance](#)

Theft – 12%

Break-ins may result in both personal property losses and property damage.

Though theft occurs much less frequently than other causes of homeowner loss, it's among the top five most common. Protect yourself from becoming a victim. Here are specific steps you can take to help keep you, your family and home safe and more secure.

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INSURE

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Wind – 6%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

Tornadoes, hurricanes and severe windstorms all pack a punch that can lead to devastating home and property losses. Take precautions to keep your family and your home as safe as possible.

PREVENT

Pruning trees, protecting windows and strengthening structures are among the many ways you can prevent damage from high velocity windstorms.

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INSURE

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[Learn more about homeowners insurance](#)

Weather-Related Water – 3%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

Weather-Related Water damage can be caused not only by driving rain, melting snow and ice dams, but also by freezing temperatures that lead to broken water pipes. Take precautions now to ward off water issues later.

PREVENT

Is your property able to handle the runoff from summer storms or winter thaws? Do you know how to prevent ice dams?

[Get tips on how to prevent water damage](#)

[Find information on ice dams here](#)

PREPARE

Keeping your sump pump in top working order can help prevent water damage to your basement.

[Learn more about sump pump maintenance](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

[Return to Start](#)

Most Expensive

Hail – 72%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

[Learn how to minimize hail damage](#)

PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

[Get tips to prepare your home for hail](#)

INSURE

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Non-Weather Water – 12%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

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INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Fire – 5%

Electrical, cooking, wildfire and other sources can put homes at risk for fire.

While fire and smoke may not be the most frequent causes of home damage, they are consistently among the most expensive.⁶ Taking smart precautions goes a long way toward keeping your family and home safe.

PREVENT

There are many ways to avoid home fires – from being careful when you cook to making sure your clothes dryer is vented properly.

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PREPARE

Having fire extinguishers handy can help you fight small fires in your home. Should a larger fire break out, a well-planned escape route can save lives.

[Learn how to create an evacuation plan](#)

[Choose the right fire extinguisher](#)

INSURE

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[Learn more about homeowners insurance](#)

Theft – 4%

Break-ins may result in both personal property losses and property damage.

Though theft occurs much less frequently than other causes of homeowner loss, it's among the top five most common. Protect yourself from becoming a victim. Here are specific steps you can take to help keep you, your family and home safe and more secure.

PREVENT

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PREPARE

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[Follow these SAFE security steps](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Wind – 3%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

Tornadoes, hurricanes and severe windstorms all pack a punch that can lead to devastating home and property losses. Take precautions to keep your family and your home as safe as possible.

PREVENT

Pruning trees, protecting windows and strengthening structures are among the many ways you can prevent damage from high velocity windstorms.

[Tips on how to be ready for a hurricane](#)

PREPARE

Tornadoes can hit anytime, anywhere. Having a written plan of what to do and practicing regular drills can be a lifesaver for you and your family.

[Find out about tornado safety measures](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

[Return to Start](#)

SPRING RISKS

Most Common

Wind – 31%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

Tornadoes, hurricanes and severe windstorms all pack a punch that can lead to devastating home and property losses. Take precautions to keep your family and your home as safe as possible.

PREVENT

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PREPARE

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INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Hail – 26%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

[Learn how to minimize hail damage](#)

PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

[Get tips to prepare your home for hail](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Non-Weather Water – 17%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

PREVENT

Maintaining plumbing and appliances and installing water sensors are essential to protecting your home from water damage.

[Learn how to help prevent water damage](#)

[Find information on water sensors here](#)

PREPARE

Knowing where your home's main water shut-off valve is located can make all the difference in the case of an emergency.

[Get tips on water emergency preparedness](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Weather-Related Water – 9%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

Weather-Related Water damage can be caused not only by driving rain, melting snow and ice dams, but also by freezing temperatures that lead to broken water pipes. Take precautions now to ward off water issues later.

PREVENT

Is your property able to handle the runoff from summer storms or winter thaws? Do you know how to prevent ice dams?

[Get tips on how to prevent water damage](#)

[Find information on ice dams here](#)

PREPARE

Keeping your sump pump in top working order can help prevent water damage to your basement.

[Learn more about sump pump maintenance](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Theft – 6%

Break-ins may result in both personal property losses and property damage.

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[Follow these SAFE security steps](#)

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[Learn more about homeowners insurance](#)

[SPRING MAINTENANCE TIPS: Get tips to help prepare your home for the season.](#)

[Return to Start](#)

Most Expensive

Hail – 34%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

[Learn how to minimize hail damage](#)

PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

[Get tips to prepare your home for hail](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Wind – 24%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

Tornadoes, hurricanes and severe windstorms all pack a punch that can lead to devastating home and property losses. Take precautions to keep your family and your home as safe as possible.

PREVENT

Pruning trees, protecting windows and strengthening structures are among the many ways you can prevent damage from high velocity windstorms.

[Tips on how to be ready for a hurricane](#)

PREPARE

Tornadoes can hit anytime, anywhere. Having a written plan of what to do and practicing regular drills can be a lifesaver for you and your family.

[Find out about tornado safety measures](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Fire – 18%

Electrical, cooking, wildfire and other sources can put homes at risk for fire.

While fire and smoke may not be the most frequent causes of home damage, they are consistently among the most expensive.⁷ Taking smart precautions goes a long way toward keeping your family and home safe.

PREVENT

There are many ways to avoid home fires – from being careful when you cook to making sure your clothes dryer is vented properly.

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PREPARE

Having fire extinguishers handy can help you fight small fires in your home. Should a larger fire break out, a well-planned escape route can save lives.

[Learn how to create an evacuation plan](#)

[Choose the right fire extinguisher](#)

INSURE

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[Learn more about homeowners insurance](#)

Non-Weather Water – 15%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

PREVENT

Maintaining plumbing and appliances and installing water sensors are essential to protecting your home from water damage.

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PREPARE

Knowing where your home's main water shut-off valve is located can make all the difference in the case of an emergency.

[Get tips on water emergency preparedness](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Weather-Related Water – 3%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

Weather-Related Water damage can be caused not only by driving rain, melting snow and ice dams, but also by freezing temperatures that lead to broken water pipes. Take precautions now to ward off water issues later.

PREVENT

Is your property able to handle the runoff from summer storms or winter thaws? Do you know how to prevent ice dams?

[Get tips on how to prevent water damage](#)

[Find information on ice dams here](#)

PREPARE

Keeping your sump pump in top working order can help prevent water damage to your basement.

[Learn more about sump pump maintenance](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

[SPRING MAINTENANCE TIPS: Get tips to help prepare your home for the season.](#)

[Return to Start](#)

SUMMER RISKS

Most Common

Hail – 25%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

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PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

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INSURE

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Non-Weather Water – 23%

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Wind – 19%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

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PREVENT

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Weather-Related Water – 11%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

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PREVENT

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[Find information on ice dams here](#)

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Theft – 8%

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[Return to Start](#)

Most Expensive

Hail – 34%

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PREVENT

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Non-Weather Water – 21%

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Fire – 20%

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[Choose the right fire extinguisher](#)

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Wind – 13%

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INSURE

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[Learn more about homeowners insurance](#)

Weather-Related Water – 3%

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[Learn more about homeowners insurance](#)

[SUMMER MAINTENANCE TIPS: Get tips to help prepare your home for the season.](#)

[Return to Start](#)

FALL RISKS

Most Common

Non-Weather Water – 28%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

PREVENT

Maintaining plumbing and appliances and installing water sensors are essential to protecting your home from water damage.

[Learn how to help prevent water damage](#)

[Find information on water sensors here](#)

PREPARE

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[Get tips on water emergency preparedness](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Wind – 24%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

Tornadoes, hurricanes and severe windstorms all pack a punch that can lead to devastating home and property losses. Take precautions to keep your family and your home as safe as possible.

PREVENT

Pruning trees, protecting windows and strengthening structures are among the many ways you can prevent damage from high velocity windstorms.

[Tips on how to be ready for a hurricane](#)

PREPARE

Tornadoes can hit anytime, anywhere. Having a written plan of what to do and practicing regular drills can be a lifesaver for you and your family.

[Find out about tornado safety measures](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

Weather-Related Water – 12%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

Weather-Related Water damage can be caused not only by driving rain, melting snow and ice dams, but also by freezing temperatures that lead to broken water pipes. Take precautions now to ward off water issues later.

PREVENT

Is your property able to handle the runoff from summer storms or winter thaws? Do you know how to prevent ice dams?

[Get tips on how to prevent water damage](#)

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PREPARE

Keeping your sump pump in top working order can help prevent water damage to your basement.

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Theft – 11%

Break-ins may result in both personal property losses and property damage.

Though theft occurs much less frequently than other causes of homeowner loss, it's among the top five most common. Protect yourself from becoming a victim. Here are specific steps you can take to help keep you, your family and home safe and more secure.

PREVENT

Lighting. Landscaping. Neighbors. Police. Each can play a role in helping you protect your home from being burglarized.

[Get tips on securing your home](#)

PREPARE

Make this three-minute security checklist a part of your daily routine to lessen the chance that your home will be targeted by thieves.

[Follow these SAFE security steps](#)

INSURE

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Hail – 9%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

[Learn how to minimize hail damage](#)

PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

[Get tips to prepare your home for hail](#)

INSURE

No matter what steps you take to prevent losses, the unexpected can occur. The right coverage is the surest way to protect you if your home or personal property is damaged or someone gets hurt on your property.

[Learn more about homeowners insurance](#)

[Return to Start](#)

Most Expensive

Fire – 48%

Electrical, cooking, wildfire and other sources can put homes at risk for fire.

While fire and smoke may not be the most frequent causes of home damage, they are consistently among the most expensive.⁹ Taking smart precautions goes a long way toward keeping your family and home safe.

PREVENT

There are many ways to avoid home fires – from being careful when you cook to making sure your clothes dryer is vented properly.

[Learn how to prevent fire damage](#)

PREPARE

Having fire extinguishers handy can help you fight small fires in your home. Should a larger fire break out, a well-planned escape route can save lives.

[Learn how to create an evacuation plan](#)

[Choose the right fire extinguisher](#)

INSURE

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Non-Weather Water – 20%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

PREVENT

Maintaining plumbing and appliances and installing water sensors are essential to protecting your home from water damage.

[Learn how to help prevent water damage](#)

[Find information on water sensors here](#)

PREPARE

Knowing where your home's main water shut-off valve is located can make all the difference in the case of an emergency.

[Get tips on water emergency preparedness](#)

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Wind – 14%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

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PREVENT

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Hail – 8%

Hail typically damages roofs, but may also harm windows, siding and more.

The average hailstorm lasts only five minutes, but the damage to vehicles, homes and roofs can be extensive and costly. Being prepared means being protected.

PREVENT

Before hail hits, there are steps you can take to protect what's outside your home, such as cars and patio furniture, as well as what's inside.

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PREPARE

Consider using impact-resistant material if you have plans to replace your roof and you live in a hail-prone area.

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INSURE

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Theft – 4%

Break-ins may result in both personal property losses and property damage.

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[FALL MAINTENANCE TIPS: Get tips to help prepare your home for the season.](#)

[Return to Start](#)

WINTER RISKS

Most Common

Non-Weather Water – 29%

Plumbing, sewer or appliance leaks and failures can create devastating losses.

Water damage not related to weather can happen if a pipe bursts, a valve fails or appliances like air conditioning units, water heaters and washing machines have issues. A little precaution can go a long way.

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Wind – 21%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.

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Weather-Related Water – 19%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

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[For more information, visit our Home Protection: Water Resource Center.](#)

[Return to Start](#)

ENDNOTES

- 1 Percentages displayed for most common causes of damage are based on total number of Travelers' personal insurance property claims from July 2016 through December 2020; most expensive causes of damage percentages are based on total payments for those claims.
- 2 According to the Travelers personal insurance property claim data from 2009-2016.
- 3 According to the Travelers personal insurance property claim data from 2009-2016.
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- 11 According to the Travelers personal insurance property claim data from 2009-2016.



[travelers.com](https://www.travelers.com)

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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