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. Review the prevention tips below to learn how to prepare and prevent losses before they happen.

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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](#)
[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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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?

[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](#)

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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

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

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Learn more about homeowners insurance

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. 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

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PREPARE  
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Get tips to prepare your home for hail

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Non-Weather Water – 20%  
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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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Wind – 17%  
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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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CHARLOTTE RISKS

Most Common
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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

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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Theft – 11%
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Most Expensive
Wind – 25%
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Fire – 21%
Electrical, cooking, wildfire and other sources can put homes at risk for fire.

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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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Hail – 17%
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

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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 – 5%
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Return to Start

CHICAGO RISKS
Most Common
Non-Weather Water – 33%
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Weather-Related Water – 22%
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?

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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
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Wind – 10%
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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

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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Return to Start

Most Expensive
Fire – 31%
Electrical, cooking, wildfire and other sources can put homes at risk for fire.

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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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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.

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Theft – 9%
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Wind – 6%
High velocity winds can uproot trees, damage roofs, collapse walls or worse.

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ST. LOUIS RISKS
Most Common
Hail – 30%
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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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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
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 – 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
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

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
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

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Learn more about homeowners insurance

Theft – 12%
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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.

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

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
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 – 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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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. 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
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 – 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
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
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

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
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

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
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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.

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. 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
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 – 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.

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 – 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.

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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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.

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Learn more about homeowners insurance

Wind – 19%
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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Learn more about homeowners insurance

Weather-Related Water – 11%
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.

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Theft – 8%
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Return to Start

Most Expensive

Hail – 34%
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

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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Learn more about homeowners insurance

Non-Weather Water – 21%
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Learn more about homeowners insurance

Fire – 20%
Electrical, cooking, wildfire and other sources can put homes at risk for fire.

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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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Learn how to create an evacuation plan

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SUMMER MAINTENANCE TIPS: Get tips to help prepare your home for the season.

Return to Start

FALL RISKS

Most Common
Non-Weather Water – 28%
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Wind – 24%
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Hail – 9%
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**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. 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**
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 – 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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Learn more about homeowners insurance

Wind – 14%
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

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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.

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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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
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

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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.

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WINTER RISKS
Most Common
Non-Weather Water – 29%
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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.

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**

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**Theft – 11%**
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Fire – 4%
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Most Expensive
Fire – 35%
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Non-Weather Water – 24%
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WINTER MAINTENANCE TIPS: Get tips to help prepare your home for the season.
For more information, visit our Home Protection: Water Resource Center.

Return to Start
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.

4 According to the Travelers personal insurance property claim data from 2009-2016.

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