

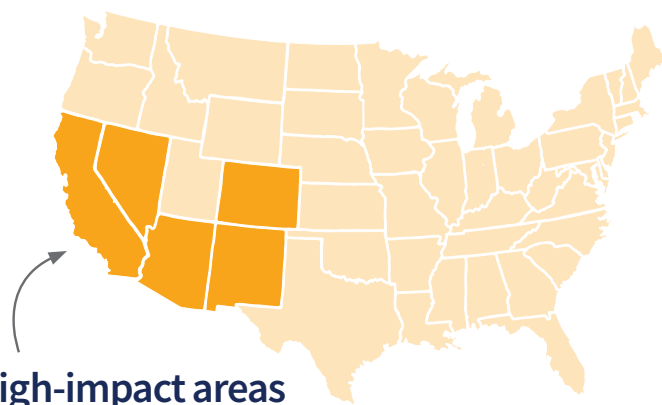


## The Damage Report: Dust Storms

Dust storms may take some more explaining. And no, we aren't talking about the dust that's been collecting on your bookshelf. Because when you consider 60-mph winds blowing sand, dirt and debris at your home, it's not hard to imagine just how menacing and costly they can be.

### Real risks

- ▶ Southwestern dust storms have more than **doubled over the past two decades**, from an average of 20 per year to an average of 48 per year.
- ▶ In 2011, Phoenix experienced 3 large dust storms over 6 weeks, one of which traveled over **50 miles** and created a **1,000-foot-high** wall of dust.
- ▶ In January 2021, a dust storm in Colorado was so large that it could be **seen from satellites in space**.



High-impact areas

### Damage can be costly.

With increased frequency of droughts and severe storms throughout the country, conditions are prime for more severe and costly dust storms.

- ▶ In 2016, there was nearly **\$1.3 million in property damage** from dust storms.
- ▶ Dust storms can **last for hours**, leading to significant damage and clean-up.

### You may not be covered.

Similar to "coverage" for other natural disasters, typical homeowners/renters policies leave gaps when it comes to dust-storm damage. While the structure of your home might be covered, personal property probably isn't.

1. Broken windows and patio doors (remember, we're talking about **60-mph winds**) could lead to interior damage that typically isn't covered under a standard home insurance policy.
2. Your roof will also likely bear the brunt of dust-storm damage and, as we know, unless you have special coverage for the roof, **you could be left to foot the bill**.



### Fill the gap!

Recoop Disaster Insurance picks up where your typical home insurance leaves off. It's a lightning-fast, lump-sum cash benefit (up to \$25,000) to help pay for damage caused by a dust storm. Learn more at **RecoopInsurance.com** or contact your benefits representative.