

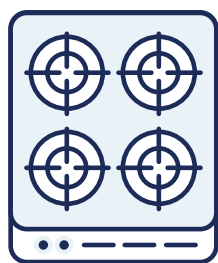


The Damage Report: Gas Explosions

Gas explosions can happen almost anywhere at any time. Unlike other natural disasters, gas explosions have no preferred region or season. In fact, according to federal data, they occur nearly every other day. So really, gas explosions are the most unpredictable of them all.

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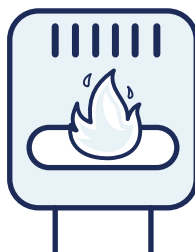
Common appliances that can cause a home gas explosion:



Gas stoves



Water heaters



Furnaces

Damage can be costly.

Natural gas use has doubled since the 1970s, so every new home built with gas could be playing with fire.

- ▶ In 2009, natural gas explosions caused almost **\$32 million** in property damage.
- ▶ Gas explosions lead to **costly** window, patio door, roof and structural damage.

Real risks

- ▶ **155 gas explosions** on average every year – that's 1 every other day!
- ▶ 1 explosion caused 80 individual fires that led to the evacuation of over **30,000 people** (Merrimack Valley, MA; 2018).
- ▶ A 2019 Durham, NC gas explosion **destroyed an entire city block**, damaging dozens of buildings.

You may not be covered.

While gas explosions and the subsequent destruction of property is generally covered by insurance, that doesn't mean you're not financially exposed. Many of the common gaps still apply, like:

1. Being underinsured, sometimes by **as much as 20%**.
2. Insurance deductibles can soar as high as **30% of your home's value**.
3. With traditional homeowners or renters insurance, it could be **30 days** before your claim is paid.



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 things your typical insurance doesn't cover after a gas explosion, like deductibles. Learn more at **RecoopInsurance.com** or contact your benefits representative.

A disaster does not need to be declared after a gas explosion for you to submit a claim.

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