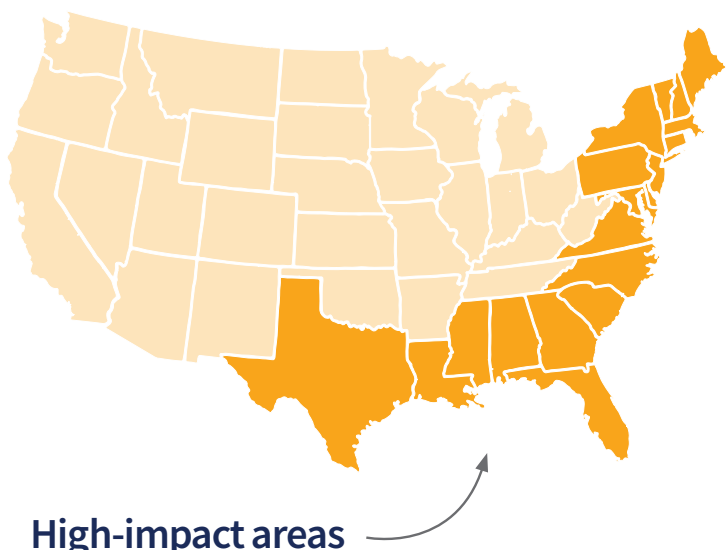




The Damage Report: Hurricanes

Hurricanes need no introduction. Some of the most destructive storms are only increasing in intensity and frequency, leaving millions exposed.



Real risks

In 2020, the Atlantic region saw **the most storms (30) ever recorded** in one hurricane season.

You may not be covered.

FACT: Storm surge is the key culprit for hurricane damage, which your homeowners insurance likely doesn't cover. And as little as 1 inch of rain can cause \$25,000 worth of damage.

- 1. 7,110,779** homes are at risk of storm surge from a category 5 hurricane.
- 2. \$10,000 deductible:** Homeowners insurance typically requires additional flood insurance with costly deductibles.
- 3. 70% of storm surge damage** caused by Hurricane Harvey was uninsured.

Damage can be costly.

Keep in mind that an increase in hurricanes and population growth in high-risk areas means higher costs and larger losses.

- ▶ **\$852 billion** – total hurricane damage in U.S. since 1980.
- ▶ **\$1 billion storms** – in 2020, 7 hurricanes and tropical storms each caused more than \$1 billion in damage.



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 hurricane and tropical storm. Learn more at RecoopInsurance.com or contact your benefits representative.