



The Damage Report: Tornadoes

When you think tornadoes, you probably think of the heartland: Texas, Oklahoma, Nebraska and the rest of tornado alley. But think again. One of the most common natural disasters in the U.S. is seeing increased activity in Dixie Alley (a new tornado hotspot) and it comes with an expensive pricetag.

High-impact areas



	Tornado Alley	Dixie Alley
Damage in millions	\$470	\$600

Real risks

Tornadoes can happen at **any time of the year** at **any time of the day**.

Damage can be costly.

In 2019, the U.S. experienced one of the most devastating and costly tornado seasons on record:

- ▶ **\$7 billion** – total amount of uninsured from U.S. tornadoes.
- ▶ **1,520 tornadoes** an increase of 34% over 2018.

You may not be covered.

FACT: You're often only covered against tornado damage if it's classified as a windstorm in your homeowner's insurance policy.

1. Some homeowner insurance policies will **only cover damage inside the home** caused by a tornado.
2. Tornado damage caused by a flood or tree **may not** be included in your homeowners policy.



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 tornado. Learn more at RecoopInsurance.com or contact your benefits representative.