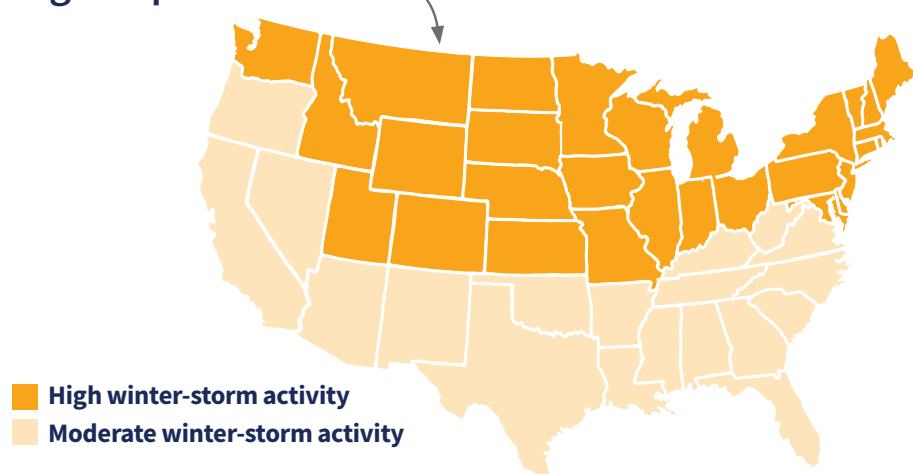




The Damage Report: Winter Storms

SPOILER ALERT: Winter storms, just like other major natural disasters, are becoming more frequent and severe. While the season represents only a quarter of the calendar year, winter causes more than half of home insurance claims. And with the right mix of conditions, they can be among the most costly weather events.

High-impact areas



Blizzards are on the rise!

Decade	Average # of U.S. blizzards
1960s	6
2010s	21.6
2050	32

Damage can be costly.

Rapid snow accumulation + short period of time = stress on your roof, which can result in tens of thousands of dollars in structural damage.

- ▶ **\$6 billion** in losses from damaging winter weather, \$4 billion of which was uninsured, in 2019.

You may not be covered.

FACT: Winter storms can cause all levels of destruction, including major structural damage. One of the most common gaps in typical home insurance is coverage for a damaged (collapsed) roof because:

1. The roof's value depreciates over time.
2. Disaster-related deductibles can soar as high as **30% of your home's value** – a huge expense for major 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) you can use to cover expenses and damage caused by winter storms.* Learn more at **RecoopInsurance.com** or contact your benefits representative.

*Winter storms and hazardous winter weather is covered when at least 5 inches or more of snow or sleet accumulate within a 12-hour period, or at least 7 inches or more of snow or sleet accumulate in a 24-hour period. All terms and conditions of the insurance policy and attached endorsements apply.

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