



# In 2021 alone, Tennessee endured six different disasters,

each causing one billion dollars in damages. To help Tennessee homeowners and businesses financially prepare for impending disaster recovery costs, we've created *The Damage Report*.

Rank	State	Number of Disasters (Since 2000)
1	Oklahoma	52
2	Alabama	39
3	Mississippi	39
<b>4</b>	<b>Tennessee</b>	<b>38</b>
5	Arkansas	36
6	California	35
7	Kansas	34
8	Kentucky	34
9	Florida	32
10	Nebraska	31

## Most Common Perils



**Severe Storm**  
30 occurrences



**Severe Ice Storm**  
4 occurrences



**Tornado**  
3 occurrences



**Wildfire**  
1 occurrences

## Our Assessment

Based on this data, it's recommended that Tennesseans, perhaps more than residents of other states, add supplemental disaster insurance to their current homeowners or renters policy. Recoop Disaster Insurance pays an express cash benefit to cover the costs typical insurance doesn't, like storm-damage deductibles, certain home repair costs, relocation/lodging expenses and more. There are no deductibles and no restrictions on how homeowners can use their cash.

For more information, visit [RecoopInsurance.com](https://RecoopInsurance.com).

**Recommended Cash Benefit**  
**\$5,000 - \$25,000**

**Estimated Monthly Premium for a \$10,000 Policy:**

**As low as \$26**



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Descriptions on this page were developed for informational and educational purposes only and do not represent a specific contract of insurance.  
Coverage is subject to terms and conditions of the actual policy.  
Source: FEMA.gov