



Since 2000, natural disasters have climbed 186% in Arkansas.

To help Arkansas 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
4	Tennessee	38
5	Arkansas	36
6	California	35
7	Kansas	34
8	Kentucky	34
9	Florida	32
10	Nebraska	31

Most Common Perils

 Severe Storm 25 occurrences	 Tornado 4 occurrences	 Severe Ice Storm 4 occurrences
 Hurricane 1 occurrences	 Winter Storm 2 occurrences	

Our Assessment

Based on this data, it's recommended that Arkansans, 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.

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

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

As low as \$26



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 Coverage is subject to terms and conditions of the actual policy.
 Source: FEMA.gov