



The Damage Report

Kentucky has seen a 185 percent increase in natural disasters in the last 20 years.

This increase is above the national average. To help Kentucky 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
28 occurrences



Severe Ice Storm
2 occurrences



Tornado
2 occurrences



Winter Storm
2 occurrences

Our Assessment

Based on this data, it's recommended that Kentuckians, 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 \$25



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